

Hepatitis C and Social Security Disability Benefits

Hepatitis C is a potentially devastating disease of the liver. Millions of people carry the disease in the United States alone. If you suffer from this disease, then you already know how debilitating it can become.

Hepatitis C is treatable, but not everyone responds to treatment. Additionally, newer and more effective treatments are often far too expensive for patients to afford. In many cases, a liver transplant is required.

All of this adds up to an illness that can easily take anyone out of the workforce, even if caught early and treated. Fortunately, there is help available. The Social Security Administration (SSA) offers benefits for people with untreatable Hepatitis C.

Programs Available for People with Hepatitis C

The SSA offers two disability benefit programs available in the United States. Both programs provide financial aid to help you in your time of need.

In general, if you have an established work history, then you should apply for benefits through Social Security Disability Income (SSDI). If you have worked any five of the past ten years, you will likely qualify for SSDI benefits.

If you do not yet have much work experience, and if you have a low household income, then Supplemental Security Income (SSI) could be available to you. SSI is for the most needy, so those with saved income or a spouse earning decent wages will not qualify, regardless of the severity of your Hepatitis C.

How to Medically Qualify for Disability Benefits with Hepatitis C

The Social Security Administration (SSA) keeps a listing of hundreds of medical conditions called the Blue Book. The Blue Book is how SSA workers decide if someone is qualified for disability benefits, and fortunately, Hepatitis C is listed as a potentially qualifying illness.

The Blue Book listing for Hepatitis C falls under "[Chronic Liver Disease](#)." This listing is quite complicated, and your doctor's help will also be needed to determine if you qualify.

In short, there are three conditions under which Hepatitis C will qualify for disability benefits.

- **Chronic Liver Disease with Complications** – Your doctor needs to diagnose you with a chronic liver disease, which can include Hepatitis C. In addition to the chronic disease, your illness must have additional complications. This includes internal bleeding, fluid retention, hepatorenal or hepatopulmonary syndrome, or other complications of liver disease that keep you from working.
- **Reduced Capacity to Work** – If your disease does not carry the specific conditions listed by the SSA Blue Book, then you may still qualify for benefits. Hepatitis C and the drugs used to treat it can both impair your ability to work. They cause fatigue, anemia, and can even interfere with your intellectual functions. Your doctor can fill out a Residual Functional Capacity (RFC) form to describe how Hepatitis C affects your life specifically. Depending on a variety of factors including

your age and career, the Social Security Administration may still award you benefits even if you do not meet the Blue Book's medical requirements.

- **Liver transplant**—Finally, if you have had a liver transplant due to Hepatitis C, then you are automatically medically qualified for benefits for one year. After 12 months have elapsed, the SSA will reevaluate your claim and determine if you are still ill enough to continue receiving benefits.

Resources for Applying for Disability Benefits

When you are ready to apply for Social Security disability benefits, you should review the SSA's [Adult Disability Starter Kit](#). This will go over all of the material you'll need to apply for benefits, from medical records to income statements.

Anyone applying for SSDI benefits can complete the entire application online. SSI applicants will need to visit their [local SSA office](#) to complete their application. With thorough medical records, you expect to be approved for benefits in around five months.