

## **Hepatitis C and Applying for Social Security Disability Benefits**

Many of the people who contract Hepatitis C are able to maintain a high quality of life for many years. Some, however, face significant symptoms that prevent them from performing any form of work activity whatsoever. This results in a lack of income compounded by significant medical expenses. Fortunately, Social Security Disability benefits may be able to help. If you've been diagnosed with Hepatitis C and are wondering if you qualify for benefits from the Social Security Administration (SSA), this is the information you've been looking for.

### **Hepatitis C - Condition and Symptoms**

Hepatitis C (also known as HCV) is a serious viral disease that causes an inflammation of the liver. Contrary to popular belief, HCV is not just a sexually transmitted disease. There are many ways in which a person can contract hepatitis C. For example, those who have been on long-term kidney dialysis, those who have regular contact with blood at work, those who received a blood transfusion prior to July of 1992, individuals who have undergone acupuncture or have had a tattoo and people who share toothbrushes and/or razors with infected individuals are all at risk of contracting hepatitis C.

Most of the people who contract hepatitis C will not show any symptoms to begin with. Some will develop jaundice that will get better over time. However, of the people who become infected with hepatitis C, the majority will go on to develop a chronic HCV infection.

When an individual has suffered from chronic HCV for many years the liver may become severely damaged and cirrhosis may develop. These individuals may experience upper abdominal pain, bleeding in the stomach or esophagus, dark urine, fatigue, fever, itching, jaundice, nausea, loss of appetite, pale stools and vomiting.

Unfortunately, in severe cases, the cirrhosis caused by hepatitis C can lead to death.

### **Applying for Social Security Disability with Hepatitis C**

If you are unable to work due to the symptoms caused by your condition, you may be able to qualify for Social Security Disability benefits if your specific case of hepatitis C meets certain medical criteria.

Hepatitis C is covered under the SSA's Blue Book of medical conditions under Section 5.0. In order to qualify for Social Security Disability benefits, you will need to be able to prove that your condition completely prevents you from performing any type of work-related activity. This will mean obtaining written statements from your treating physicians and getting copies of your lab reports, such as your HCV viral load. A copy of your treatment history will also be necessary.

When filling out the claim forms that are required for your Social Security Disability application, make sure you fill out all questions in their entirety and that you are as detailed as possible. You want the adjudicator who is reviewing your file to understand how your condition prevents you from being able to work. The more information you provide, the easier it will be for the adjudicator to review your case.

If you are approved for Social Security Disability benefits, there are two different types of benefits you may qualify for including SSDI and SSI. SSDI benefits are based on the amount of money you earned prior to becoming disabled and there are no income restrictions in order to receive this type of benefit. SSI payments, on the other hand, do not take into account your past earnings but you must meet certain

income restrictions in order to qualify for SSI payments.

### **Hiring a Disability Attorney**

If you are interested in applying for Social Security Disability benefits based on a diagnosis of hepatitis C, you may wish to consult with a qualified Social Security Disability attorney or advocate. These individuals can help you prepare your Social Security Disability claim and will give you the greatest chance of successfully obtaining the Social Security Disability benefits you need.

Fortunately, working with a disability attorney or advocate does not have to be cost prohibitive. These professionals work on a contingency basis, collecting only 25 percent of the back pay that you are awarded by the SSA (up to a limit of \$6,000).

For example, if you are awarded \$4,000 in back pay your attorney receives \$1,000 of that amount. If you do not win your Social Security case, your attorney or advocate does not collect a fee.

On the other hand, let's say you were awarded \$40,000 in back pay from the SSA. Instead of collecting the full 25 percent (which would be \$10,000) your attorney would only collect the maximum amount allowed, which is \$6,000. The remainder of that \$40,000 would be yours to keep.

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