





# WHAT YOU SHOULD KNOW ABOUT SOCIAL SECURITY DISABILITY AND LONG-TERM COVID-19 SYMPTOMS

#### WELCOME

The basic information you need to know about qualifying for legal protections under the Americans with Disabilities Act (ADA) and the Family Medical Leave Act (FMLA), things to consider when requesting workplace accommodations, and where to find other helpful resources.

This handout is based upon the law and agency rules at the time it was written. These items may change frequently. Future changes to the law or to agency rules may make some information in this handout inaccurate. The handout is not intended to and does not replace an attorney's advice or assistance based on your particular situation; obtaining legal assistance may result in a higher likelihood of successfully obtaining benefits, as the denial rate is often significant. This content was created by UT law students as part of a school project in collaboration with UT Health Austin.



## ABOUT UT HEALTH AUSTIN

UT Health Austin is the clinical practice of the Dell Medical School at The University of Texas at Austin (UT). Our experienced healthcare professionals deliver personalized, whole-person care of uncompromising quality and treat each patient as an individual with unique circumstances, priorities, and beliefs. We also collaborate with our colleagues at Dell Med and UT to utilize the latest research, diagnostic, and treatment techniques, allowing us to provide you with an unparalleled quality of care.

#### WHERE TO FIND THE POST-COVID-19 PROGRAM

- Health Transformation Building, UT Health Austin, 1st Floor 1601 Trinity Street, Bldg. A, Austin, TX 78712
- Parking for the Health Transformation Building is available in the attached Health Center Garage. Parking rates do apply.



#### **CONTACT US**

For questions or more information about the Post-COVID-19 Program call 1-833-UT-CARES (1-833-882-2737) or visit uthealthaustin.org.

### GENERAL HEALTH

- If you are experiencing long-term symptoms of COVID-19 that impact your ability to work, you may be eligible for Social Security Disability benefits. This document provides basic information about Social Security Disability programs, talking to your healthcare provider about symptom documentation, and links to other helpful resources for patients who are considering applying for benefits.
- Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) are programs that seek to provide assistance to individuals with disabilities. The SSDI program pays benefits to you and certain family members if you are "insured." This means that you worked long enough—and recently enough—and paid Social Security taxes on your earnings. The SSI program pays benefits to adults and children with disabilities who have limited income and resources.
- Although these two programs are different, many of the medical requirements are the same. If you are insured, monthly benefits can be paid if you have medical condition expected to last a minimum of one year or result in death.

## MEDICAL REOUIREMENTS

- Under Social Security rules, you may be considered to have a qualifying disability if all of the following are true:
  - You cannot do work, engage in substantial gainful activity (SGA), or both because of your medical condition.
  - You cannot do work you have done previously or adjust to alternate work because of your medical condition.
  - Your condition has lasted, or is expected to last, for at least one year or to result in death
- The SSA maintains a list of medical conditions that are considered severe enough to prevent a person from engaging in substantial gainful activity. If your condition cannot be found on the list, such as Post-Acute COVID-19 Syndrome, Social Security must decide if your condition can be equated in severity to a condition already listed. If so, you will have a qualifying disability.



# WHAT IS POST-ACUTE COVID-19 SYNDROME?

- Post-Acute COVID-19 Syndrome, often called "Long-COVID," occurs when symptoms of COVID-19 persist or appear after recovery from the initial disease.
- Neither COVID-19 nor Post-Acute COVID-19 Syndrome are currently listed on the Social Security Administration's list of conditions that automatically qualify as a disability. However, COVID-19 or Post-Acute COVID-19 Syndrome may be as severe as one or more listed medical conditions, so you may still qualify for benefits.
- Before speaking to your provider, it may be helpful to look at the list of
  qualifying medical condition provided by the SSA's website, found below. This
  resource provides detailed information about how the SSA evaluates each
  listed condition can be helpful when seeking to describe the severity of your
  symptoms. Your symptoms may combine to be as severe as a listed condition,
  or may meet criteria for multiple different listed conditions. Discussing and
  documenting this information with your healthcare provider may support your
  application.

#### WHERE DO I START?

- Be sure to describe all symptoms thoroughly, including any limitations on your daily life caused by your symptoms. Additionally, be sure to include the time spent dealing with symptom-related limitations. For example, if you must take frequent naps or breathing treatments, describe in detail and record how long those tasks take.
- The person who evaluates your application will be tasked with finding objective medical evidence of your symptoms and limitations, so being thorough with your healthcare provider is essential. Thorough documentation may make it easier for the SSA to find the objective medical evidence it needs to make a decision in your favor.
- When discussing your symptoms with your healthcare providers, they may
  also find that you have a listed condition related to or in addition to your longterm COVID-19 symptoms. If you have a listed condition, it may accelerate the
  application process to apply for benefits relating to that condition rather than
  COVID-19 or Post-Acute COVID-19 Syndrome.
- Please note that obtaining disability is more of a legal than a medical process, so we highly recommend obtaining legal assistance if you have questions or difficulties. Disability or legal advocates can work with your medical team to obtain the appropriate medical documentation and navigate the process with you.



# EXPECTATIONS AND RESOURCES

- The process of applying for Social Security Disability benefits can seem arduous. Receiving a decision regarding your application may take a long time, and a favorable decision is not guaranteed even if you believe you satisfy all of the criteria. Being aware and realistic about the nature of the application process and the related time commitment may help you maintain peace of mind as you undertake your application.
- The Social Security Agency provides information and step-by-step instructions on how to apply on its website, provided below. An additional SSA website has been provided that contains more information, forms, and frequently asked questions.
- Applications can be made online, or an application appointment can be made with the Social Security Administration by calling 1-800-772-1213.
- Individuals with hearing impairments can call the SSA's toll-free TTY number at 1-800-325-0778.
- Many people find that they are better able to access these benefits with the assistance of legal counsel.
- Social Security Administration (SSA) Application Information: https://www.ssa.gov/benefits/disability/
- SSA Additional Information / FAQs: https://www.ssa.gov/disability/
- SSA Listing of Impairments: https://www.ssa.gov/disability/professionals/bluebook/ listingimpairments.htm
- SSA COVID Specific Information: https://www.ssa.gov/coronavirus/

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Notes/Suggestions	