

Applying for Social Security Disability Benefits with Hearing Loss

By Lisa Giorgetti

If you are living with severe hearing loss that affects your day-to-day life, your ability to work or maintain basic daily activities can be significantly impacted. Luckily, you can consider applying for disability benefits from the Social Security Administration (SSA) to alleviate any financial strains associated with your condition.

Social Security Disability Benefit Programs

The SSA has two disability programs: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). <http://www.disability-benefits-help.org/content/social-security-programs>

SSDI is a benefits program for disabled workers and their families. In addition to being disabled, you will have to show that you have worked for a number of years and paid Social Security taxes because SSDI is funded by these taxes. The SSA also requires that you have met the minimum number of work credits. You receive one work credit for every \$1,200 you earn, with earning a maximum of four work credits per year. The exact number of work credits needed to qualify depends on your age.

SSI benefits are for those who have low income and are unable to meet work requirements, usually elderly and financially needy disabled individuals. In order to qualify, you must present financial information demonstrating you meet the SSA's strict limits on income and the value of assets you own. In the case of a child, a parent applying on their behalf will be asked to submit a portion of their own financial information through the parental deeming process.

Medical Qualification Requirements

The SSA has a guidebook of all the medical criteria for any health condition it deems disabling called the 'Blue Book.' The Blue Book is divided into two sections, one for adults and one for children, and lists medical conditions that would make an individual eligible, each with a specific set of criteria for each impairment listed according to body region.

Hearing loss is found under Blue Book Section 2.00 (102.00 for children) Special Senses and Speech. The specific requirements depend on the treatment method used and the age of the individual.

Section 2.10, for adults with hearing loss not treated with cochlear implantation:

- An average air conduction hearing threshold of 90 decibels or greater in the better ear and an average bone conduction hearing threshold of 60 decibels or greater in the better ear, or
- A word recognition score of 40 percent or less in the better ear determined using a standardized list of phonetically balanced monosyllabic words.

Section 2.11, for adults with hearing loss treated with cochlear implantation:

- Consider under a disability for 1 year after initial implantation, or
- If more than 1 year after initial implantation, a word recognition score of 60 percent or less determined using the HINT.

Now let's look at the childhood requirements for hearing loss.

Section 102.10, for children with hearing loss not treated with cochlear implantation:

- For children from birth to the attainment of age 5, an average air conduction hearing threshold of 50 decibels or greater in the better ear, or
- For children from age 5 to the attainment of age 18:
 1. An average air conduction hearing threshold of 70 decibels or greater in the better ear and an average bone conduction hearing threshold of 40 decibels or greater in the better ear; or
 2. A word recognition score of 40 percent or less in the better ear determined using a standardized list of phonetically balanced monosyllabic words; or
 3. An average air conduction hearing threshold of 50 decibels or greater in the better ear and a marked limitation in speech or language.

Section 102.11, for children with hearing loss treated with cochlear implantation:

- Consider under a disability until the attainment of age 5 or for 1 year after initial implantation, whichever is later, or
- Upon the attainment of age 5 or 1 year after initial implantation, whichever is later, a word recognition score of 60 percent or less determined using the HINT or the HINT

In general, your hearing shouldn't be able to be significantly restored using a hearing aid, and you may not use a hearing aid during the clinical testing for hearing loss. <http://www.disability-benefits-help.org/disabling-conditions/hearing-loss-and-social-security-disability>

The Application Process

The application process can be completed online, over the phone or in person with an SSA representative. Applications for children must be completed in person.

It's important to remember that you must provide as much information as possible through evidentiary support in order to have a successful claim and to prove your case. Before applying, make sure to have all the important information about your case, including, but not limited to:

- Medical records
- Doctor's notes
- All of the definitive hearing tests

- Treatment history, if any
- Financial or work related information

You won't receive a decision immediately, as the SSA has to conduct a thorough examination. After about two to four months, you will receive a letter in the mail notifying you of the decision. If you are awarded benefits, you will be told how much you will receive, what benefits you're entitled to and when they will begin. On the other hand, if your application is denied, no need to stress. If you are denied, you can appeal the denial within 60 days of receiving the notice.

Applying for these benefits with hearing loss can be a challenge, as typically more severe cases will qualify, meaning you will have to be thorough when explaining how your case prevents you from maintaining employment. These benefits can help you with treatment and medical costs, as well as any other daily expenses. Even though the Social Security Disability process may seem overwhelming, understanding how it works is key.

For more information, go to the web site: www.disability-benefits-help.org.



Neither the above site nor any lawyer or advocate associated with it is affiliated in any way with or endorsed by the [Social Security Administration](#). By requesting a free evaluation, the user will be provided with the name of an independent lawyer or advocate who will contact the user to do the evaluation. Social Security Disability Help is not a lawyer or law firm. It is an advertising service paid for by the lawyers and advocates whose names are provided in response to user requests and it is not an attorney referral service. Find out the attorney or advocate in your area who is [responsible for the advertisement](#). By submitting a free evaluation, I acknowledge that I understand and agree to the [disclaimer](#) and [privacy policy](#).