

Applying for Social Security Disability Benefits with Fanconi Anemia

Fanconi anemia, also known as FA, is a genetic disorder of the blood that results in failure of the body's bone marrow. The condition prevents an individual's bone marrow from making enough new blood cells for the body to function properly. In addition to reducing the amount of blood cells made, the condition can also cause the production of faulty blood cells. This oftentimes results in serious health problems, such as leukemia and other cancers. Although FA is rare, when it does appear it appears often in children. Symptoms of the condition include anemia, bone marrow failure, birth defects, eating problems, and developmental problems.

Applying for Social Security Disability Benefits as an Adult with Fanconi Anemia

Many people with Fanconi Anemia are living well into adulthood and old age. For adults, there are two types of disability benefits offered by the Social Security Administration (SSA): Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI).

SSDI is for adults who have worked for the majority of their lives. SSDI is funded through FICA taxes paid by all taxable employees in the US. To qualify for SSDI, an applicant must culminate enough work credits throughout his employment history. A work credit is earned through taxable income or wages. In 2015, a worker must earn \$1,220 to receive one work credit. A maximum of four work credits can be counted each year. Although the actual number of work credits needed will vary depending on the age of the SSDI applicant, the rule of thumb is that an adult must have worked for any five of the past ten years. You can read more about how many work credits an applicant needs to qualify for SSDI [here](#).

SSI does not require that applicants have worked throughout adulthood to qualify, although it does have strict financial limitations. SSI applicants cannot earn more than \$733 per month as an individual, or \$1,100 as a couple. Additionally, SSI applicants cannot own more than \$2,000 in assets as an individual, or \$3,000 in assets as a couple. Assets that the SSA includes in a sum are stocks, savings, life insurance, or valuable items such as a second car or second home. Items the SSA does not include are a primary home and one car.

Qualifying for Social Security Disability Benefits as an Adult with Fanconi Anemia

Fanconi Anemia is not listed specifically under the Blue Book, the SSA's resource for disabilities that qualify for benefits. This does not mean that people with FA cannot qualify. They will just need to list symptoms that are associated with other disorders. FA falls under [Section 13.00 Malignant Neoplastic Diseases](#) of the SSA's Blue Book. To qualify with FA, an applicant will need to prove that the symptoms and treatments of FA keep him or her from performing [Substantial Gainful Activity](#). Additionally, the SSA will automatically qualify any disability benefit applicant who has had a blood transfusion for one year.

To apply for SSDI benefits with FA, an applicant can fill out [an application form](#) on the SSA's website. SSI applications must be made at a [local SSA office](#).

Applying for Social Security Disability Benefits on Behalf of a Child with Fanconi Anemia

In many cases, when a child is diagnosed with Fanconi anemia, one parent decides to leave the workforce in order to care for the child. In cases where both parents decide to remain in the workforce, the parents incur the cost of specialized care for the child while the parents work. In either situation, the parents are left in a financially strained situation. Fortunately, in many cases, Social Security disability benefits can help offset some of this financial strain.

Qualifying for SSI Benefits for a Child with Fanconi Anemia

For a child to qualify for disability benefits due to Fanconi anemia, he or she will need to be deemed disabled by the Social Security Administration. In addition to meeting the SSA's medical guidelines, the family must also meet the financial guidelines of the SSI program. Since SSI is a needs-based program, usually only those with lower incomes qualify for SSI benefits. However, when you are applying for Social Security Disability benefits on behalf of a child with the condition, only a portion of the parents' income is deemed toward the child during the qualification process, meaning the child may still qualify for SSI benefits even if the family's income exceeds that set forth by the SSA for adult SSI benefits.

Applying for Disability Benefits

To apply for Social Security Disability benefits on behalf of a child with Fanconi anemia, you will need to go into your local Social Security Disability office. Online applications are not accepted for applications for children in need of SSI benefits. Before applying for benefits for a child with Fanconi anemia, a parent should review all of the material provided in the SSA's [Child Disability Starter Kit](#)

During the application process you will be asked to present medical evidence proving that your child meets the SSA's disability guidelines and that your family meets the income and asset restrictions set forth by the SSI program. This means that you should bring copies of paycheck stubs, bank statements, tax returns, and other supporting documentation.

The initial application process takes approximately two to four months to complete depending on the backlog of your [local SSA office](#). While it is rare for a child with Fanconi anemia to be denied benefits by the SSA, it can happen on occasion. If this does happen, the SSA always allows applicants to [file an appeal](#).