

Qualifying for Disability Benefits with Down Syndrome

If your child has Down syndrome, he or she might be eligible for financial assistance. The [Social Security Administration \(SSA\)](#) offers monthly benefits for people with serious disabilities who are unable to work. The good news is people with Down syndrome almost always medically qualify. The bad news? Technical eligibility can be very challenging for children under age 18.

Technically Qualifying for Benefits

People with Down syndrome are eligible for [Supplemental Security Income](#), or SSI. These benefits are provided to people of all ages who've never worked before. SSI benefits are only for people with severe financial need. This means an adult with Down syndrome cannot be earning more than \$750 per month through part-time work, nor can they have more than \$2,000 in saved income or available assets.

Technical eligibility will be less strict for children under age 18 with Down syndrome. Your income as a parent will be evaluated on behalf of your child. If you earn a decent wage, your child will not qualify. The larger your family the more lenient your household income limit. For example, a single parent with one child couldn't earn more than \$38,000 per year while qualifying, while a family of five could earn up to \$55,000. You can review a chart on the [SSA's website](#) to pinpoint your family's specific income limits.

Unfortunately, household income limits are the top reason for a minor child to be denied disability benefits with Down syndrome. The good news is your income will no longer count against your child once she turns 18, even if your child still lives at home with you.

Medically Qualifying with Down Syndrome

The SSA outlines the medical criteria needed to qualify for disability benefits in its medical guide, known as the [Blue Book](#). The Blue Book states that anyone with Trisomy 21 or Translocation Down syndrome will automatically qualify for disability benefits with a karyotype analysis proving the diagnosis. This represents about 98% of the population with Down syndrome.

For those with the third form of Down syndrome, Mosaic, it'll be a little more challenging to qualify. Because people with Mosaic Down syndrome also have fewer physical or intellectual complications, the SSA will need more evidence regarding your child's disability. Potential disabling conditions include:

- Hearing loss
- Visual impairment
- Heart problems

- Severe mobility impairments
- Breathing problems

The entire Blue Book can be [found online](#), so you can review the resource with your child's doctor if your child has Mosaic Down syndrome and if you're not sure if he or she will medically qualify for benefits.

Starting Your Application

All SSI applicants must apply in person at their [local SSA office](#). There are more than 1,300 SSA offices located across the country. To make an appointment to apply in person, you can call the SSA toll-free at 1-800-772-1213.

If approved, you'll be able to spend your child's SSI benefits on any of his or her daily living needs, which includes, but is not limited to:

- Medical bills
- Childcare
- Housing expenses
- Food
- Utility bills
- Transportation needs

And more. Your child will also automatically be enrolled onto Medicaid in most states after approval. Be sure to save any receipts from goods bought on behalf of your child with SSI payments, particularly if your child is under age 18. The SSA does yearly reviews to ensure payments are not only necessary but are spent on the child's best interests. Receipts will likely be the only proof you need to maintain SSI eligibility.

Resources Found Via:

<https://www.ssa.gov/>

<https://www.ssa.gov/ssi/>

<https://www.ssa.gov/policy/docs/ssb/v75n3/v75n3p1.html>

<https://www.disabilitybenefitscenter.org/glossary/blue-book>

<https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

<https://www.disabilitybenefitscenter.org/state-social-security-disability>