

Lupus and Social Security Disability Insurance (SSDI)

A Quick Look By The Numbers

29%

of all SSDI beneficiaries have a musculoskeletal or connective tissue disease

1.5 Million

Estimated number of people in the United States who have lupus (*Lupus Foundation of America*)

3x more likely

Lupus patients with arthritis leave their jobs for health reasons compared to those who don't have arthritis.***

11

The number of body impairments the Social Security Administration (SSA) considers when reviewing a disability claim for lupus.

<p> <i>Joints</i> <i>Muscular</i> <i>Ocular</i> </p>	<p> <i>Renal</i> <i>Hematologic</i> <i>Skin</i> </p>	<p> <i>Cardiovascular</i> <i>Digestive</i> <i>Mental</i> </p>	<p> <i>Respiratory</i> <i>Neurologic</i> </p>
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What people with Lupus are saying

74%

agreed that having lupus is a financial burden*

report reducing the number of hours worked*

67%

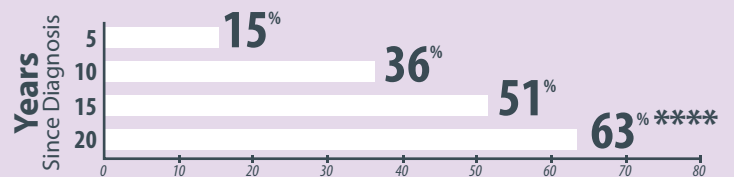
63%

quit working or retired earlier than planned*

quit work completely an average of 3-4 years after diagnosis**

40%

Percentage of employed Lupus patients who stopped working



About SSDI and Allsup

To qualify for SSDI benefits, you must:

- ➔ Have a physical or mental impairment that prevents you from working and the condition is expected to last at least 12 months or result in death
- ➔ Have worked and paid payroll taxes at least five of the last 10 years
- ➔ Have been disabled before reaching full retirement age (65-67)

Number of credits needed to qualify for SSDI benefits

40

More than 200,000

Number of people Allsup has helped obtain their SSDI and Medicare benefits

Average number of days to get an SSDI hearing in 2012

353 Days

53

Average age of a person receiving SSDI benefits

Number of SSDI applications expected to be filed in 2013

3.1 Million

\$1,919

Average SSDI monthly benefit for individuals with a disability and dependents in 2013

Success rate for customers who complete the SSDI process with Allsup

97%

*2011 National Burden of Lupus Survey

** Partridge AJ, Karlson EW, Daltroy LH, Lew RA, Wright EA, Fossel AH, et al. Risk factors for early work disability in systemic lupus erythematosus: results from a multicenter study. *Arthritis Rheum* 1997;40:2199-206.

*** J Rheumatol. 2009 Nov;36(11):2470-5. doi: 10.3899/jrheum.080586. Epub 2009 Feb 27, The impact of systemic lupus erythematosus on employment

**** Yelin E, Trupin L, Katz P, Criswell L, Yazdany J, Gillis J, et al. Work dynamics among persons with systemic lupus erythematosus. *Arthritis Rheum* 2007;57:56-63.

Lupus and Social Security Disability Evaluation

The SSA uses a five-step evaluation process to decide if your Lupus impairment qualifies as a disabling condition:

1. Are you working? If you're working and your earnings average more than \$1,040 a month as an employee, you generally are not considered disabled. If you're not working, the SSA considers step two.

2. Is your condition severe? Your Lupus disability must be severe enough to interfere or significantly limit your ability to perform basic work-related activities for your claim to be considered. For example:

- Walking, standing, sitting, lifting, pushing, pulling, reaching, carrying or handling
- Seeing, hearing and speaking
- Understanding/carrying out and remembering simple instructions
- Responding appropriately to supervision, co-workers and usual work situations
- Dealing with changes in a routine work setting

3. Is your condition found on the list of disabling medical conditions? If the condition is not on the list, then a disability must meet or be equal in severity to a medical condition that is on the list.

The SSA evaluates Lupus impairments under the Immune System Disorders and has several specific medical listings or categories. To satisfy the listing criteria, a person must have a diagnosis of systemic lupus erythematosus (SLE) (medical listing 14.02) with:

A. Involvement of two or more organs/body systems, with:

One of the organs/body systems involved to at least a moderate level of severity; and at least two of the constitutional symptoms or signs (severe fatigue, fever, malaise, or involuntary weight loss).

OR

B. Repeated manifestations of SLE, with at least two of the constitutional symptoms or signs (severe fatigue, fever, malaise or involuntary weight loss) and one of the following at the marked level:

- Limitation of activities of daily living.
- Limitation in maintaining social functioning.
- Limitation in completing tasks in a timely manner due to deficiencies in concentration, persistence, or pace.

4. Can you do the work you did previously? This is determined by your ability to perform work you have done in the past despite your disability. If the SSA finds that you can do your past work, benefits are denied. If you cannot, then the process proceeds to the fifth and final step.

5. Can you do any other type of work? Age, education, past relevant work experience, any transferable skills and limitations of physical/mental condition are also reviewed to determine if you may still qualify for disability benefits, even if some or all of the criteria of the medical condition do not equal an impairment listing.

To determine Lupus disability, the SSA enlists medical-vocational rules, which vary according to age. For example, if you are:

Under age 50 and, as a result of the symptoms of Lupus, unable to perform what the SSA calls sedentary work, then the SSA will reach a determination of disabled. Sedentary work requires the ability to lift a maximum of 10 pounds at a time, sit six hours and occasionally walk and stand two hours per eight-hour day.

Age 50 or older and, due to the disability, limited to performing sedentary work, but has no work-related skills that allow you to do so; the SSA will reach a determination of disabled.

Age 55 or older and, due to the disability, limited to performing light work, but has no work-related skills that allow you to do so; the SSA will reach a determination of disabled.

Over age 60 and, due to the disability, unable to perform any of the jobs you performed in the last 15 years; the SSA will likely reach a determination of disabled.

Any age and, because of Lupus, has a psychological impairment that prevents even simple, unskilled work; the SSA will reach a determination of disabled.

Source: Social Security Administration / www.ssa.gov