

Cochlear Implants & Social Security Disability Benefits

A cochlear implant is a small electronic device that helps provide a sense of sound to individuals who are deaf or hard of hearing. If you have—or plan on getting, a cochlear implant—you may be eligible to receive Social Security Disability benefits. These benefits can help cover the cost of day-to-day expenses and medical costs. Continue reading to see if you or your child qualifies.

SSI & SSDI

The Social Security Administration (SSA) distributes federal disability benefits from two different programs—Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). These are explained below:

- [SSDI](#) benefits are intended to provide financial assistance to disabled workers and their family members. To qualify, applicants are required to have earned a specific number of “work credits” throughout their career. Work credits are used by the SSA to measure the amount of income a person has earned, the amount of taxes they have paid, and the number of years they have worked.
- [SSI](#) benefits are distributed based on financial need. To qualify for SSI, applicants must fall within the financial parameters set by the SSA. Because there are no work or tax-related requirements for SSI, children and adults with limited work history are often best suited for this program. It is important to note that children under the age of 18 will be evaluated based on the income and resources of a parent or guardian.

Medical Eligibility

On top of technical eligibility, an applicant must qualify medically. The medical requirements for disability benefits can be found in the SSA’s official guidebook of disabling conditions—known as the [Blue Book](#). The Blue Book is broken into two different sections—one for children and one for adults. Each section contains many different listings, each pertaining to a specific condition or group of conditions.

If your child is deaf, he or she will be evaluated under one of two Blue Book listings:

- [Listing 102.10—Hearing loss not treated with cochlear implantation](#)
- [Listing 102.11—Hearing loss treated with cochlear implantation](#)

Adult applicants will be evaluated under separate listings:

- [Listing 2.10—Hearing loss not treated with cochlear implantation](#)
- [Listing 2.11—Hearing loss treated with cochlear implantation](#)

Each of these listings has its own set of medical tests and requirements that must be met in order to qualify for disability benefits. **Generally, an individual who has undergone cochlear implantation**

surgery will be medically eligible for one year. After that, they will be evaluated on a case-by-case basis. It is important to review each Blue Book listing to see what specific tests you need and what requirements you must meet.

If you do not understand the language or terminology used in the SSA's Blue Book, it may be in your best interest to schedule an appointment with your doctor. He or she will be able to explain the Blue Book requirements and conduct the tests required to prove your eligibility.

Application Preparation and Submission

Before beginning the application process, the applicant or the applicant's caregiver will need to collect documentation to validate his or her claim. This documentation will include the following types of medical records:

- Documentation of diagnosis
- Results from otologic & otoscopic exams
- Record of medical treatments
- Notes from surgical procedures
- Individual Education Plans (IEP's)
- Individual Family Service Plans (IFSP's)
- Case notes from psychiatrists, speech therapists, instructors, etc.

In addition to these medical records, you may also need to provide the SSA with documentation of your finances and employment history. To view a complete list of non-medical requirements, visit the [Adult Disability Checklist](#) or the [Childhood Disability Checklist](#).

Once you have collected all of the necessary records and documents, you can begin the application process [online](#) or in person at your local Social Security office. If you are applying on behalf of a child, you will need to contact the SSA to schedule an in-person interview.

When filling out the application paperwork or answering the interviewer's questions, you will need to provide detailed information regarding your condition and limitations. Any missing or inconsistent information could potentially harm the outcome of your claim.

The Decision Process

Applicants typically receive the SSA's decision within several months of submitting an application for disability benefits. If an applicant is approved, the SSA will mail them a letter outlining their award. Unfortunately, many initial applications are denied. If this happens to you, do not give up. You are allowed to appeal this decision within 60 days. If you exceed this time limit, you will be forced to start the application process all over again.

Although it may seem discouraging to face the appeals process, it is often a necessary step toward being approved for benefits. In fact, many more applicants are approved during the appeals process than during the initial application submission. Remain organized and persistent and you will increase your chances of approval.