How Can a Child with Autism Qualify for Social Security Benefits?

If a medical condition keeps an individual from working, he or she might qualify for disability benefits from the Social Security Administration (SSA). There are two disability programs administered by the SSA, with one being Supplemental Security Income (SSI). When an individual is approved for SSI, he or she receives monthly benefits. SSI is for disabled individuals who meet the medical criteria as well as the financial requirements.

If a child is autistic and his or her condition is severe enough to limit the child and he or she meets the medical criteria to qualify as disabled, then you should complete the child’s application for disability benefits from the SSA. Children with autism require special medical care, often had unique educational needs, and can benefit from therapy. All these additional expenses impact the family’s finances. Social Security Disability benefits can help with those added expenses.

Meeting the Medical Criteria for Disability Benefits

The first step in being approved for Social Security Disability benefits is to make sure the health issue meets the medical criteria that the SSA uses to determine if an individual is disabled. Children younger than 18 have different qualifying criteria than adults.

The Blue Book, which is a medical guide, is used by the SSA to determine if someone qualifies for disability benefits. There are separate listings for children in the Blue Book. To meet the criteria established for children with autism, the child must have delayed skills in both communication and social behavior for their comparable age.

The Blue Book’s Section 112.10 has the listing for autism for children. To be approved for SSI benefits for a diagnosis of autism, the child must display the following:

- A communication impairment symptom, which could include difficulty responding to speech or difficulty with producing normal speech.
- An impaired social interaction symptom, that shows the inability or difficulty of connecting with others in either verbal or non-verbal ways. This could be the inability to imitate others or to properly respond to the emotions of others.
- Exhibit at least one symptom of restricted and/or repetitive behaviors. This could include being preoccupied with a single activity, repeatedly rearranging objects, or the need for an unchanging environment that is well-structured in order to function properly.

Besides these symptoms of autism, the child must display symptoms or restrictions applicable to his or her specific age group. Toddlers from 1 to 3 years of age shouldn’t exhibit more than half the appropriate level of functioning for their age in two of these three areas, or no more than two-thirds of the appropriate level of functioning in all three of the areas:

- Communicative and cognitive functions OR
• Fine motor development OR
• Social functioning

Those applicants ages 3 to 18 who have an age appropriate restriction that is noticeable in two of these four areas:

• Social functioning
• Personal functioning
• Cognitive or communicative functioning
• Maintaining persistence, concentration, or pace

The Financial Requirements

To qualify for SSI, the SSA requires that the disabled individual meet specific financial restraints that indicate a low income with resources that are limited. The SSA considers the child having access to a set portion of the income of the parents or guardians. Using an approach called deeming, the SSA will determine if the child has a financial need that meets the requirements for SSI benefits.

Applying for Disability Benefits

If your child might qualify for disability benefits, you can help him or her complete the application process. You will have to apply for SSI benefits at a Social Security office, since you cannot do so online. If your child meets the specified criteria for childhood autism, it might warrant approval for monthly disability benefits. Documentation is the key to a successful Social Security Disability claim.

Resources:

• https://www.ssa.gov
• https://www.ssa.gov/ssi/
• https://www.ssa.gov/disability/professionals/bluebook/112.00-MentalDisorders-Childhood.htm#112_10
• https://www.ssa.gov/ssi/spotlights/spot-deeming.htm