Do You Qualify for Disability If You Have ADHD?

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Disability for ADHD: What You Need to Know

When you or someone you care about has been diagnosed with ADHD, you want to take action. You want to get the best treatment. You want to take measures to reduce symptoms at home, work, and school. You want to take advantage of every option and opportunity available to you.

Many people who have ADHD, or know someone who does, are interested in the subject of disability benefits. They hope applying for and receiving disability will lessen the worries of life and make living life with ADHD less stressful.

Unfortunately, disability benefits are complex and uncertain. Navigating through the process can be time-consuming and frustrating, so patience is needed.

Read on to learn more about social security disability benefits, who qualifies, what benefits are given, and other ADHD disability information.

What Is Disability?

When people refer to "disability," they are actually referring to two programs: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).

Together, they are large, federal programs designed to assist people living with physical or mental disabilities. They are both controlled by the Social Security Administration (SSA), but differ in some respects:

- **SSDI provides benefits to you or your family if you are considered "insured."** Becoming insured means you have worked more than a specific amount of time and have paid taxes to the SSA. Because of this, SSDI is usually reserved for people with a significant work history. SSDI benefits are typically based on the amount of income earned during periods of employment.
- **SSI only provides benefits based on the financial need of the family or individual.** This program is reserved for people without a long enough work history. SSI benefits are usually a flat fee.

Who Is "Disabled"?

Before you consider applying for disability, you should consider five questions the SSA asks of everyone interested in disability:

1. Are you working?
2. Is your condition "severe"?
3. Is your condition found on the list of disabling conditions?
4. Can you do the work you previously did?

5. Can you do any other type of work?

If you are currently working with a condition that is not severe or not on the list, you will not qualify for disability. If you cannot work any job because of a severe condition from the list, then you can qualify.

For many people, their diagnosis and the severity of their diagnosis will have a major impact on their attempts to acquire disability benefits. The list of impairments for adults covers a wide range of physical and mental health conditions that are considered "disabling."

Examples of mental health conditions on the list include:

- Schizophrenia
- Affective disorders like major depressive disorder and bipolar disorder
- Anxiety disorders
- Personality disorders
- Substance abuse and addiction disorders
- Autistic spectrum disorders

Noticeably absent from this list is ADHD — the condition that affects 2.5 percent of the adult population is not considered disabling according to the SSA.

The list of impairments for children is different, though. Here, ADHD is noted as a debilitating condition as long as its intensity is severe enough.

Interestingly, according to the SSA, a child qualifying for ADHD must have documented findings of:

- Marked inattention
- Marked impulsivity
- Marked hyperactivity

These symptoms must last for at least one year.

It is striking that they require all three symptoms because a version of ADHD recognized by the American Psychiatric Association, ADHD predominately inattentive type, does not have symptoms of impulsivity or hyperactivity. This means that a child could have ADHD as a diagnosable condition but not qualify for disability.

With this information, the SSA suggests that adults cannot be considered disabled due to an ADHD diagnosis, but children can.

Disability Benefits for ADHD

If you remember, SSDI benefits are only available to people with a substantial work history that have paid an amount of taxes during their employment. In most cases, a child with ADHD will not have completed these requirements to qualify for SSDI.

Instead, SSI will be the appropriate disability benefit for ADHD.

As mentioned, though, SSI is a benefit for disabled people based on financial need. This is an important distinction because if your family is affluent, you would not have a financial need for SSI, and you would not qualify. SSI is designed for people and families with little to no income.

If you are disappointed by this information, don't worry. There is good news.

Even though your family may not qualify for financial assistance from SSI, you may still qualify for medical coverage called Medicaid.

Medicaid is a federal health insurance that was expanded by the Affordable Care Act to cover more people in need. Your child with ADHD will qualify for Medicaid insurance regardless of your income.

You may think Medicaid is an unimportant benefit, but this insurance has extensive coverage with low or no copays or deductibles. In many cases, Medicaid can serve as a secondary insurance allowing the child to keep their current plan and add Medicaid as a backup.

Medicaid can pay for prescriptions and a range of outpatient, inpatient, and in-home treatment for your child depending on their needs. Children that receive specialized treatment for ADHD will be less impacted by their symptoms in the future.

There are also state versions of Medicaid that can provide additional medical coverage to children that do not qualify for disability.

How to Apply for Disability

If you are interested in applying for disability benefits for yourself or your loved one with ADHD, a good place to begin is the Child Disability Starter Kit or Adult Disability Starter Kit page on the SSA website. Here, you will find additional information about applying for disability, work opportunities, and other important information.

From there, you can move to the Online Application for Disability Benefits page to officially begin the process.

The process of understanding and applying for disability is a complicated but important matter. Knowing the nuances and navigating the system will put you in a better position to receive the benefits that are desired. If you or your child met the criteria, apply today.