Applying for Disability Benefits after Undergoing a Heart Transplant

Organ transplantation automatically makes you eligible for Social Security Disability (SSD) benefits for a period of 12 months after your surgery, and you may continue to be eligible after the first year, if your medical condition continues to prevent gainful employment.

Medically Qualifying

A heart transplant automatically meets the medical criteria for SSD, but you must still apply for benefits and provide the Social Security Administration (SSA) with thorough medical records to support your claim.

You must additionally keep the SSA updated on your medical condition and provide copies of new medical records in order to continue your eligibility for benefits each time your medical condition is re-evaluated by the SSA.

Compassionate Allowances

Heart transplant-related conditions are also able to qualify for expedited review and approval for SSD benefits under the SSA’s Compassionate Allowances (CAL) program, which is intended to get benefits to those who need them most in the fastest manner possible.

CAL designation minimizes the amount and type of medical evidence necessary for proving disability and also ensures you will have a decision on your claim within just a few weeks rather than waiting several months for a determination on your eligibility for benefits.

The following heart transplant-related conditions qualify under the CAL program:


Disability Programs

The SSA has two programs for which you may qualify prior to and after undergoing a heart transplant:

- Social Security Disability Insurance (SSDI)
• Supplemental Security Income (SSI)

With SSDI, you must have worked in the past and paid Social Security taxes. To qualify for SSI however, no work history is necessary, but you do need to show you have very limited financial resources and income because SSI is a need-based program.

Learn more about the disability programs here: http://www.ssa.gov/disability/

**Submitting an Application**

If you have or need to undergo a heart transplant, you should apply for benefits as soon as possible in order to receive the financial support you need.

Your application can be completed:

- At your local SSA office, by appointment,

  OR

- Online with the SSA’s website.

Either way, you will need to provide the SSA with thorough medical records, work history details, financial information, the details of your education and training, and your activities of daily living.

- You can complete your application online at any time here: http://www.ssa.gov/pgm/disability.htm

  OR

- Call 1-800-772-1213 to schedule an in-person interview at the local SSA office.

Article by Ram Meyyappan
Social Security Disability Help