Applying for Social Security Disability Benefits with Hearing Loss

Social Security Disability (SSD) benefits are available for the hearing impaired, provided their hearing loss is profound enough to meet the severity level requirements of the Social Security Administration’s (SSA’s) medical eligibility requirements. It is also important to understand that there are technical or financial eligibility rules that must also be met in order to qualify for Social Security Disability Insurance (SSDI) and/or Supplemental Security Income (SSI) benefits.

Medical Eligibility for SSD benefits with Hearing Loss

The SSA maintains a manual known as the Blue Book, which contains listings of impairments and the evidentiary requirements for proving disability with each. To be found medically eligible for SSDI and/or SSI, your hearing loss must meet one of the following test results:

- **Word Recognition** – you must be unable to repeat any more than 40 percent of the list of words spoken in a standardized word recognition test.

  OR

- **Audiometry** – you must have an average air conduction hearing threshold of 90 decibels or under in your better ear OR you must have a 60 decibel or lower threshold in a bone conduction test.

It is also important to note that these hearing tests must be completed by a licensed physician, preferably an otolaryngologist or an audiologist. Additionally, your hearing loss test results need to be averaged using the following frequencies: 500, 1,000, and 2,000 hertz. In other words, your hearing must be tested at these three levels and the results in your medical records must show that the results are an average of those three levels.


Medical Eligibility with a Cochlear Implant

If you’ve had a cochlear implant, you automatically qualify for SSD benefits for a period of 12 months following surgery. After a year, you will continue to be eligible for SSD benefits as long as your hearing is 60 percent or lower, documented through a HINT or “hearing in noise test”.

Technical Eligibility for SSDI and SSI

SSDI benefits are granted to disabled workers who have sufficient work credits from their previous employment. SSI benefits however have no work credit requirements. They are instead available to any disabled individual that meets the financial threshold criteria for eligibility. Exact requirements to financially qualify for either SSDI or SSI can be found here:
Applying for Benefits

You can apply for benefits at your local SSA office or you can take advantage of the online application (http://www.ssa.gov/applyfordisability/). Either way, you will need to provide detailed information to the SSA regarding your medical, work, and education history as well as your financial circumstances.

It is also important to provide copies of as many of your medical records as possible to the SSA at the time you apply or shortly thereafter. This will lessen the amount of time the SSA must spend on collecting your medical records and potentially get you a decision more quickly on your claim for benefits.

It usually takes four months or longer to receive a decision on a claim. It is also not uncommon for applications to be denied following the first review. If your application is denied, you can request a second review. If necessary, you can file an appeal, if your claim is denied after the second review.

Article by Ram Meyyappan
Social Security Disability Help