Is Your Osteoporosis Becoming a Limiting Factor in Your Life? Learn More About Disability Benefits

by KARLA JARVIS

Understanding Osteoporosis and Disability Benefits

Learning that I have osteopenia, the precursor to osteoporosis, came as a blow. I felt betrayed by my own body. After all, I have been physically active my entire life, engaging in sports like running, kickboxing, swimming and mountain biking. I also try to eat healthily so that my bones will be strong. However, I knew that I had many of the risk factors for osteoporosis. I am a woman, I have a family history of osteoporosis, I am pre-menopausal and I have a very fine bone structure. I vowed then to do everything in my power to prevent the worsening of this condition.

Many are not as fortunate as I have been, and osteoporosis often becomes a life-altering and life-limiting chronic condition. For some, osteoporosis can be so severe that employment becomes a serious health risk. The risk of bone fractures can be a frightening prospect, and injury from limb or spine fractures can cause even further significant disability. For many, employment becomes too challenging due to the often painful and debilitating symptoms associated with osteoporosis. Sadly, chronic pain and depression also often accompany osteoporosis. Other medical issues linked to osteoporosis include severe joint pain, autoimmune disorders and more. Bone fractures are the most common symptom of osteoporosis, so if your work increases your risk for a fracture, it may be time to explore your options, ones that will keep you as healthy as possible.

Osteoporosis and Employment

Osteoporosis may make your employment difficult or even impossible to maintain. While it may be a tough prospect to face, leaving or altering your job may be in your best interest. Your health care team, family and your employer will be the best individuals to discuss this massive decision with. Consider their guidance and the resources provided here, so that you can make the best choice for your unique circumstances. If your work puts you at risk for a fracture, or if your medical condition prevents you from working at your best level, it may be time to consider applying for disability benefits. If your osteoporosis symptoms require that you take medication that impacts your ability to focus or concentrate fully, it may be time to consider if your work is safe for you and others. Making this decision is difficult, but here are some resources that you may want to review.

Disability Benefit Options

Social Security offers two separate but similar federally issued monthly benefits for those with medical conditions that limit their ability to work, and who meet the stringent requirements. A diagnosis of osteoporosis alone does not qualify for disability benefits, but its related disorders or the combined effects of multiple conditions may result in your eligibility. The first federal benefits program is Social Security Disability Insurance (SSDI). This program requires that you have a significant work history, and it can take months to receive a decision on your benefits application. The second program is called Supplemental Security Income (SSI) and is for those with critical financial needs.

The qualifying medical criteria are the same for both programs, and you may want to apply for both. To apply, you can submit an initial application for benefits on the internet, by phone or in person at your nearest Social Security Administration office. Social Security offers a free online disability evaluation, which will assist you in determining if you may qualify for benefits. Key points to remember are that insufficient evidence, missing forms or missing deadlines may result in a denial of your disability claim. You may want to consider having the help of a disability advocate or a disability attorney when preparing and submitting your application.

There are only a few states which offer disability insurance, and those (California, Hawaii, New Jersey, New York, Rhode Island and Puerto Rico) have stringent rules for qualifying for benefits and limits on how much financial assistance someone may receive.

If you need help in applying for disability benefits because of your osteoporosis, reach out to the Disability Benefits Help organization, which is separate from the Social Security Administration. This is an informative website that may answer many of your questions on disability benefits, including how to apply and what medical impairments qualify for benefits. You also have the option of sending your queries via email to help@disability-benefits-help.org.

You may also want to visit the Benefit Eligibility Screening Tool or BEST to help you determine if you may be eligible for a wide range of federal benefits, and how to apply. BEST is an anonymous tool that does not ask for your name or your Social Security number. This is a quick automated online tool which uses your answers to determine which government program you may be eligible for, and how to apply for benefits. It is not an application for benefits.

Other Resources

The federal government also provides a website that offers a broad range of resources for those with disabilities. If you need financial assistance and you do not qualify for federal or state benefits, you may want to consider seeking help from family and friends. Local non-profits, your religious community or other government programs, such as the Supplemental Nutrition Assistance Program (SNAP), which helps low-income individuals and families access nutritious food, are also options. The Temporary Assistance for Needy Families (TANF) helps low-income individuals improve their independence.

Another valuable and useful resource on how to manage your osteoporosis is the National Osteoporosis Foundation. NOF is the leading health organization for many topics associated with osteoporosis, including advocacy and up to date information on this disease, such as research and treatment options.

No matter how your osteoporosis is impacting your life, know that you are not alone and that millions with the same condition are leading active and productive lives. Use these resources to find whatever help you may need to live your best life with osteoporosis.