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### **Crohn's Disease and Disability Benefits**

If you can't work and want to consider applying for benefits, these tips will help you better communicate your situation to Social Security.

By Connie Brichford

Medically reviewed by Niya Jones, MD, MPH

Applying for Social Security disability benefits can be a lengthy and frustrating process for anyone, and presents particular challenges for people living with inflammatory bowel diseases (IBD) such as Crohn's disease. But if your condition is keeping you from holding down a job, you have a right to apply for disability benefits from Social Security.

"It can be difficult to prove disability for people with IBD," says Jennifer Jaff, an attorney with Advocacy for Patients with Chronic Illnesses Inc., in Farmington, Conn. Be prepared, she says, for challenges such as:

- Meeting Social Security's "checklist." The agency uses a list with strict requirements about the nature and timing of Crohn's disease symptoms. The criteria are "extremely technical," Jaff says. "The list doesn't reflect the way the disease actually happens." Diarrhea, for instance, is not included on the list, although it is one of the most common symptoms to affect Crohn's disease patients.
- Enduring a lengthy application process. Experts recommend that if you're thinking of trying for disability benefits, it's best to start early. "I advise people to plan on it taking two years a year for a hearing and then close to a year for a decision," Jaff says.
- **Being met with skepticism.** Remember that Social Security employees are not doctors and do not necessarily understand how Crohn's disease affects the body. Jaff says that because people with Crohn's disease may not look sick, people who are processing the claim might be confused about just how much the disease is affecting your life and ability to hold down a job.

Nonetheless, it is possible for people with Crohn's disease to win a disability claim. To improve your chances, Jaff suggests that you:

- **Keep a journal.** "A good strategy is to keep a diary for at least a week. Write down the time when you go into the bathroom, the time when you come out of the bathroom, what you eat, what time you eat it everything you do that week," she says. Bring those records when you have meetings to discuss your case so you will have concrete examples of the impact that Crohn's disease has on your life.
- Be detailed in describing your Crohn's disease symptoms. "What makes or breaks appeals to Social Security is how explicit the patient is willing to be in describing their symptoms," Jaff says. She acknowledges that it can be embarrassing to describe Crohn's disease symptoms to a judge but it works. "A Social Security appeal judge who hears 'I need to be near the bathroom' might reject a claim, saying, 'Why can't you get a new job where you sit near the bathroom?' But a judge who hears, 'I'm fecally incontinent' has a better understanding of the severity of your condition," she notes.
- **Get a professional to help.** Jaff's organization (www.advocacyforpatients.org) helps people from the very start of their application process right up until the appeal. The National Organization of Social Security Claimants' Representatives also helps people apply for Social Security, she says. If you lose your first claim,

a lawyer can help with the appeal. Advocacy organizations such as Jaff's, your doctor's office, or your private insurance company can refer you to a lawyer in your area.

Some people worry that professional help is too expensive for them. Jaff says there are restrictions on how much money representatives can charge, and when they can ask for it, though. "They only get paid if you win," she says. "And, they can only take the lesser amount of 25 percent of your retroactive check or \$5,300, so beware of anyone who asks for anything else."

Also, if you are covered by private, long-term disability insurance, most companies will require you to apply for Social Security if you become unable to work. This does not mean that you will receive less money per month; it just means that your money will be coming from two sources. "It's in the financial interest of these companies for you to win your claim with Social Security," Jaff says. "They may be willing to hire an advocate for you."

However you go about it, be prepared for a long battle — but once armed with the right information, assistance, and perseverance, it's a battle you can win.

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