

Qualifying For Disability Benefits After an Organ Transplant

If you or a loved one has recently had an organ transplant procedure, or is on the wait list for an organ transplant, you will almost **always** qualify for Social Security disability benefits. [The Social Security Administration \(SSA\)](#) offers financial resources for people with serious illnesses that prevent them from working for one year or more. An organ transplant always medically qualifies, and you might also qualify while you are awaiting your donor.

Qualifying After a Transplant

The SSA maintains its own list of qualifying conditions, known as the [Blue Book](#). For most illnesses or disabilities, the Blue Book has descriptions of test results or symptoms needed to qualify. Organ transplants are much more straightforward—If you have a transplant surgery, you will qualify for at least 12 months after the procedure. A lung transplant will qualify for a full three years after surgery. If you are the recipient of a bone marrow or stem cell donation, you will also qualify for benefits for 12 months.

It's important to keep in mind that only organ donor *recipients* are eligible for disability benefits. Live donors typically recover in a matter of weeks or months depending on the donation, so they will not meet the SSA's basic definition of disability.

Qualifying Before a Transplant

If you are eligible for an organ transplant, it's more than likely that you'll have a condition that is severe enough to meet a Blue Book listing. Some conditions that could qualify include, but are not limited to:

- [Heart failure](#)
- [Kidney disease](#)
- [Chronic liver disease](#)
- [Lung cancer](#)
- [Leukemia](#)

Listings for organ failure in particular are highly complex and are best read by a medical professional. Your doctor can help determine if you qualify for disability benefits via the Blue Book, but again, if you are on the wait list for a transplant you shouldn't have any difficulty qualifying.

Medical Care and Disability Benefits

Most Social Security recipients also receive [Medicare](#). Unfortunately, there is almost always a 24-month waiting period for Medicare. This means that you will not be

eligible for health insurance for a full two years after your condition became severe enough to qualify for disability benefits.

If you're currently working and receiving health insurance from your employer, you may want to evaluate your options before applying. It might be very expensive to qualify for disability benefits if you do not have health insurance through a spouse.

There is one exception to this 24-month wait period—End Stage Renal Disease. If you have ESRD and are waiting for a kidney transplant, you will automatically be enrolled onto Medicare as soon as your Social Security disability application [is approved](#).

Starting Your Application

Most people can file for Social Security disability benefits online on the [SSA's website](#). This is one of the fastest ways to apply, and someone can apply on your behalf if you're too ill to use a computer. You can also apply at your local [Social Security office](#). To schedule an appointment to apply in person, call the SSA toll free at 1-800-772-1213.

Most claims will be approved in a couple of months. Once you're receiving benefits, you can spend the additional income on your health costs or transportation bills, living arrangements for your family after surgery, childcare, and any other daily living needs.