



SOCIAL SECURITY

Disability Adjudication Policy

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SSA Disability Programs

Disability Insurance (SSDI) – 1956

Funded through FICA/SECA tax

Eligibility based on covered work record

Benefit amount based on previous earnings

Supplemental Security Income (SSI) – 1972

Funded through general revenues

Eligibility based on need

Benefit amount based on total income.

Both have same medical and vocational eligibility requirements

Both only for total disability

How Did Congress Define SSA Disability for Adults?

The inability to engage in any substantial gainful activity (SGA) because of a medically determinable physical or mental impairment(s):

- That can be expected to result in death, or
- That has lasted or that we can expect to last for a continuous period of not less than 12 months.

In 2025, SGA is considered earnings of \$1,620 or more per month (\$2,700 for blind).

How Did Congress Define SSA Disability for Children?

A medically determinable physical or mental impairment or combination of impairments that causes ***marked and severe functional limitations***, and that can be expected to result in death or that has lasted or can be expected to last for a continuous period of not less than 12 months.

An impairment(s) causes marked and severe functional limitations if it ***meets or medically equals*** the severity of a set of criteria for an impairment in the listings, or if it ***functionally equals the listings***.

Adult Disability Adjudication Process

Adult five-step sequential evaluation process (SEP)

Step 1 Engaging in SGA?

Step 2 Impairment that is severe & meets duration?

Step 3 Meets or medically equals a listing?

Step 4 Impairment(s) prevent past relevant work?

Step 5 Ability to adjust to other work?

Establishing an Impairment

Step 2

“Impairment” is a term of art in our program – broadly synonymous with the terms “medical condition” or “disorder”

Medically Determinable Impairment (MDI): An impairment(s) must result from anatomical, physiological, or psychological abnormalities that can be shown by medically acceptable clinical and laboratory diagnostic techniques.

Therefore, a physical or mental impairment must be established by objective medical evidence from an acceptable medical source.

We will not use the individual’s statement of symptoms, a diagnosis, or a medical opinion to establish the existence of an impairment(s).

Establishing an Impairment

Step 2

Objective Medical Evidence: Signs, laboratory findings, or both.

Acceptable Medical Source:

Broadly: Licensed Physician, Licensed Psychologist;

Within scope of practice: Optometrist, Podiatrist, Speech-Language Pathologist, Audiologist, Licensed Advanced Practice Registered Nurse, or Licensed Physician Assistant.

Note: once an MDI is established, we consider all relevant evidence.



Impairment Severity & Duration

Step 2

“a severe medically determinable physical or mental impairment that meets the duration requirement”

Severity: If you do not have any impairment or combination of impairments which significantly limits your physical or mental ability to do basic work activities, we will find that you do not have a severe impairment and are, therefore, not disabled. We will not consider your age, education, and work experience.

Duration: Unless your impairment is expected to result in death, it must have lasted or must be expected to last for a continuous period of at least 12 months.



The Listing of Impairments

Step 3

The Listing of Impairments (the listings) are special rules that help us identify claims that we should clearly allow (clearly meet definition of disability)

The listings are a **“Screen In”** step of the sequential evaluation process.

Claimants are **never** denied disability for failure to meet or medically equal the requirements of the listings.

The listings describe for each major body system impairments and associated criteria that we consider to be severe enough to prevent an individual from doing any gainful activity, regardless of his or her age, education, or work experience.

Or, in the case of children under age 18 applying for SSI, severe enough to cause marked and severe functional limitations.

The listing criteria can be met or medically equaled.



The Listing of Impairments

Medical Equals

An impairment (or combination of impairments) is medically equivalent to a listed impairment if it is at least equal in severity and duration to the criteria of any listed impairment.

1. Impairment described in the Listings

Missing finding or lesser severity: Other findings that are at least of medically equal significance

2. Impairment not described in the Listings or Combination of Impairments

Analogous listing & findings at least of equal medical significance to the listing

Medical-Vocational Analysis

Steps 4 & 5

Residual Functional Capacity (RFC): the most the claimant can still do in a work setting despite their limitations.

Based on all the relevant evidence in the case record and considering all medical determinable impairments (MDIs) even those not deemed severe.

Medical-Vocational Analysis

Steps 4 & 5

Step 4: Can the claimant do past relevant work (PRW) as he or she performed it or as generally performed in the national economy?

Step 5: Can the claimant make an adjustment to other work considering their age, education, and work experience?

Child Disability Adjudication Process

Child three-step sequential evaluation process (SEP)

Step 1 Engaging in SGA?

Step 2 Impairment that is severe?

Step 3 Meets, medically equals, or functionally equals the listings?

Child Disability Adjudication Process

Functionally Equals

By "functionally equal the listings," we mean that an impairment(s) must be of listing-level severity; i.e., it must result in "marked" limitations in two domains of functioning or an "extreme" limitation in one domain.

We compare the child's functioning in each domain to children of the same age who do not have impairments.

- **Marked** = functioning in the domain is "seriously limited"
- **Extreme** = functioning in the domain is "very seriously limited"



Child Disability Adjudication Process

Functionally Equals

Six domains of functioning:

1. Acquiring and using information;
2. Attending and completing tasks;
3. Interacting and relating with others;
4. Moving about and manipulating objects;
5. Caring for yourself; and,
6. Health and physical well-being.

Symptom Evaluation

[§ 404.1529](#): In determining whether you are disabled, we consider all your symptoms, including pain, and the extent to which your symptoms can reasonably be accepted as consistent with the objective medical evidence and other evidence. We will consider all of your statements about your symptoms, such as pain, and any description your medical sources or nonmedical sources may provide about how the symptoms affect your activities of daily living and your ability to work.

Symptom Evaluation

Step 1: We determine whether the individual has a medically determinable impairment (MDI) that could reasonably be expected to produce the individual's alleged symptoms.

Step 2: We evaluate the intensity and persistence of an individual's symptoms such as pain and determine the extent to which an individual's symptoms limit his or her ability to perform work-related activities for an adult or to function independently, appropriately, and effectively in an age-appropriate manner for a child.

- Extent to which functional limitations are supported by, and consistent with, the medical and non-medical evidence in the case record; and
- Recognize that some individuals experience symptoms and related functional limitations differently, even when MDI(s) and the case evidence are similar.

