

INCAPACITY OR DISABILITY APPLICATION REQUIREMENTS

GENERAL

You have to prove that you are incapacitated or disabled by a severe impairment expected to last for one month for incapacity or 12 months for disability. Therefore, you must bring to our attention everything which shows your condition. In making a decision we will consider all information we get from you and others about your impairments.

KIND OF EVIDENCE

You must provide medical evidence showing that you have an impairment and how severe it is during the time you say that you are incapacitated or disabled. We will consider only impairments you say you have or about which we receive evidence. We can help you in getting medical reports if you ask and give us permission to request them from your doctors and other medical sources. We may also need you to provide evidence about your:

1. Age;
2. Education and training;
3. Work experience;
4. Daily activities both before and after the date you say that you became incapacitated or disabled;
5. Efforts to work; and
6. Any other evidence showing how your impairment(s) affects your ability to work.

ACCEPTABLE SOURCES

We need reports about your impairments from acceptable medical sources. Acceptable medical sources are:

1. Licensed physicians;
2. Licensed osteopaths;
3. Licensed or certified psychologists;
4. Licensed optometrists for the measurement of visual acuity and visual fields (we may need a report from a physician to determine other aspects of eye diseases); and
5. Persons authorized to send us a copy or summary of the medical records of a hospital, clinic, sanitarium, medical institution, or health care facility.

MEDICAL ASSESSMENT

Medical assessments should include:

1. Medical history;
2. Clinical findings (such as the results of physical or mental status examinations);
3. Laboratory findings (such as tests or x-rays);
4. Diagnosis (statement of disease or injury based on documents or proven symptoms and laboratory findings);
5. Treatment prescribed with response, and prognosis; and
6. Functional assessment.

FUNCTIONAL ASSESSMENT

The functional assessment should describe:

1. Your ability to do work-related activities such as sitting, standing, moving about, lifting, carrying, handling objects, hearing, speaking, and traveling; and
2. In case of mental impairment, your ability to reason or make occupational, personal, or social adjustments.

COMPLETENESS

The evidence provided to us, including the clinical and laboratory findings, must be complete and detailed enough to allow us to make a determination about whether you are incapacitated or disabled. It must allow us to determine:

1. The nature and limiting effects of your impairment(s) for any period in question;
2. The past and probable future duration of your impairment; and
3. Your residual functional capacity to do work-related physical and mental activities.

STEPS IN EVALUATING DISABILITY

We consider all material facts to determine whether you are incapacitated or disabled. If you are doing substantial gainful activity, we will determine that you are not disabled. If you are not doing substantial gainful activity, we will first consider your physical or mental impairment(s). Your impairment must be severe and meet the duration requirement before we can find you to be incapacitated or disabled. We follow a set order to determine whether you are incapacitated or disabled. When we cannot decide whether you are incapacitated or disabled on medical evidence alone, we must use other evidence:

1. We will use information from you about your age, education and work experience;
2. We will consider your doctor's reports and hospital records as well as your statements and other evidence to determine your residual functional capacity and how it affects the work you can do.
3. If we find that you can no longer do the work you have done in the past, we will determine whether you can do other work (jobs).

If you do not understand what is needed, we will help you.

YOU MAY WISH TO TAKE THIS TO YOUR DOCTOR OR OTHER PERSON WHO IS PROVIDING MEDICAL INFORMATION, TO HELP EXPLAIN THE TYPES OF EVIDENCE WE NEED.