



# Kidney Q&A

0-3 months

Life Options Rehabilitation Program

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[www.lifeoptions.org](http://www.lifeoptions.org)

## Q: How do I decide whether to apply for disability or not?

**A:** You may not know if you will be able to work on dialysis. But you may regret quitting your job and taking disability once you get used to dialysis and start to feel better.

If you think you will want to work, keep your job if you can. Take medical leave or sick days to buy time, and see how you feel in a few weeks when your body gets used to dialysis.

To get Social Security Disability Insurance (SSDI), you must have an illness that could keep you from working for 12 months. Kidney failure is one of these illnesses. How much you get from SSDI depends on what you paid in—but it will be less than you made while you were working.

Supplemental Security Income (SSI) is based on income and assets, not work. If you get very little money from SSDI, you can get both SSDI and SSI.

### What *I* can do to decide about disability:

- Make a budget to see what I need to pay bills and do things I enjoy.
- Talk with my doctor about my health and my job to see how long I should expect to be off work.
- Talk with my social worker about my options for work or disability.

- Talk with my employer about taking a short-term leave until I feel better.
- Call Social Security (800-772-1213) and ask about disability programs and how much money I can expect for myself and my family.
- Read the booklet, *Employment: A Kidney Patient's Guide to Working and Paying for Treatment* from Life Options ([www.lifeoptions.org](http://www.lifeoptions.org)).