

How to Qualify for Disability Benefits with Vision Loss

If you have vision loss so severe that it has left you unable to work and earn a living, you may qualify for disability benefits from the Social Security Administration (SSA). The SSA uses a medical guide, which is called the Blue Book, to determine if an individual is considered disabled and qualifies for monthly benefits because he or she is unable to work and earn a living. The Blue Book has sections for different body systems and each system has different listings for the conditions that could be disabling.

Meeting the Medical Criteria

There are listings in the Blue Book that apply to vision loss. If you can meet the criteria of one of these listings, your disability claim will be approved. Here are the listings that apply to vision loss:

- Listing 2.02 – Loss of Central Visual Acuity – This listing covers loss in your central field of vision and requires that you see no better than 20/200 in your better eye.
- Listing 2.03 – Contraction of the Visual Field in the Better Eye – If you have a shrinking field of vision, you could qualify using this listing. You must provide documentation of specific tests that record what you can see from a fixed point that you focus on. To qualify, reports of your visual field that details that distance in all directions from the fixed point on which you are focused. The diameter should be no greater than 20 to 30 degrees for you to qualify, which means you have a very narrow visual field.
- Listing 2.04 – Loss of Visual Efficiency or Visual Impairment – This listing is for visual issues that cause unfocused vision or blurred vision or total blindness. To qualify, your better eye must have vision that isn't any better than 20/200 when you wear corrective lenses.

Using A Medical Vocational Allowance

If you cannot meet the criteria of a listing, you may still be approved using a medical vocational allowance. This approach involves taking your medical conditions, age, work history, skills, and educational background into consideration. Using all these details, a residual functional capacity (RFC) is completed, detailing what you can and cannot do, so Disability Determination Services (DDS) can determine if you qualify for disability benefits.

You can have your treating physician complete an RFC, which could have a significant impact on your claim. Your doctor should know how long you can stand, how much you can lift, how far you can walk, and what you can and cannot do. You need to provide detailed documentation to support your claim and to show how your vision loss affects your ability to work.

Applying for Disability Benefits

If you are unable to work because of vision loss, you should gather all your supporting documentation, specifically medical records, to start the application process. You can start the application process online at www.ssa.gov or by calling 1-800-772-1213 and speaking with a representative or by scheduling an appointment at one of the 1,300 SSA field offices across the country.

Resources:

World Services for the Blind: <https://www.wsblind.org/>

Blue Book Description: <https://www.disabilitybenefitscenter.org/glossary/blue-book>

Blue Book Vision Loss Listing: <https://www.ssa.gov/disability/professionals/bluebook/2.00-SpecialSensesand-Speech-Adult.htm>

Residual Capacity Form: <https://secure.ssa.gov/apps10/poms/images/SSA4/G-SSA-4734-U8-1.pdf>

SSA Website: <https://www.ssa.gov/>

Local SSA Office: <https://www.disabilitybenefitscenter.org/state-social-security-disability>