Preparing Your Disability Application

Companion Resource — Understanding Disability Benefits and Planning for the Future

Why This Matters

Good preparation does not guarantee approval, but it can reduce delays, avoid mistakes, and help you present the strongest possible application.

Social Security looks for specific, documented examples of how dementia affects your ability to work and manage daily life — not just a diagnosis. This guide can help you organize that information before you apply.

What You Need to Know

Three things strengthen most applications: organized records, a symptom journal, and clear communication with your health care providers.

Organize Your Records

☐ Physician names and clinic addresses
☐ Medication lists
☐ Imaging reports and test results
☐ Employment history
☐ Insurance information
☐ Copies of any correspondence with Social Security

Keep a Symptom Journal

Write down real examples of situations where cognitive changes affected your day, such as:

- Missing or forgetting appointments
- Forgetting conversations or instructions
- Becoming lost in familiar places
- Difficulty following multi-step tasks
- Needing help with bills, medications, or finances

These notes can refresh your memory when completing forms and help you describe your experience clearly and specifically.

Take Action

- Create one organized location — a binder or digital folder — for all of your records.
- Start your symptom journal today, even if you are not ready to apply yet.
- Ask your health care provider to document both your diagnosis and your everyday functional challenges.
- Invite a trusted family member or care partner to help organize records and review paperwork.
- Save every letter you receive and every document you submit.

Questions to Ask Your Health Care Provider

- Can you document specific examples of how dementia affects my memory, judgment, or communication?
- Would you be willing to describe my functional limitations, not just my diagnosis, in my medical record?
- Does my diagnosis qualify for Compassionate Allowances processing?
- Is there anything else Social Security may need from my medical records?

Helpful Tips

- Describe what you can no longer do reliably, not just what you have been told your diagnosis is.
- Be honest and specific — detailed examples are more helpful than general statements.
- An initial denial is common. Persistence and complete documentation can make a meaningful difference.
- Ask a trusted family member or friend to review your application before you submit it.

Helpful Resources

- Social Security Administration: ssa.gov or 1-800-772-1213.
- Understanding SSDI, SSI, Medicare, and Medicaid.
- An elder law attorney or disability advocate, particularly if your application is denied.

Things to Consider

- Every situation is different.
- Describing your limitations honestly does not define you — it simply gives reviewers the information the law requires.
- You may want to involve a trusted family member, care partner, or attorney throughout this process.

Quick Reference: Remember…

- Keep records in one organized place.
- Write down specific, real-life examples — a symptom journal helps.
- Ask providers to document function, not just diagnosis.
- Involve someone you trust.
- Good preparation does not guarantee approval, but it strengthens your application.

Copyright © 2026 National Council of Dementia Minds. All rights reserved. This checklist is protected by copyright law and may not be reproduced or distributed without proper attribution to the National Council of Dementia Minds. Please credit and share to promote awareness and early intervention for a dementia-inclusive community.