

Applying for Disability Benefits with Vision Loss

Vision loss is one of the most common disabilities in the US. In fact, the amount of people experiencing blindness is [expected to double](#) in the US by 2050. If you or a loved one has vision loss, you may be worried about making ends meet financially. Fortunately, there could be help available. The Social Security Administration (SSA) offers disability benefits for people who are blind and are unable to work.

Medically Qualifying with Vision Loss

The SSA uses its own medical guide known as the Blue Book to evaluate disability applicants. The Blue Book will list exactly what symptoms or test results you need to qualify for disability benefits with vision loss.

Vision loss is listed in [Section 2.00](#) of the Blue Book: Special Senses and Speech. There are three areas of vision loss under which you could qualify:

[Section 2.02](#): Loss of “Central Visual Acuity”

[Section 2.03](#): Contraction of the visual field in the better eye

[Section 2.04](#): Loss of visual efficiency, or visual impairment, in the better eye

Section 2.02: Loss of “Central Visual Acuity”

Each Blue Book listing has different requirements to qualify. Section 2.02—Loss of Central Visual Acuity is the most straightforward. Under this listing, you will medically qualify if your vision in your best eye is 20/200 or less after correction. “Correction” includes wearing glasses or having surgery to attempt to correct your vision.

Section 2.03: Contraction of the visual field in the better eye

There are three ways to qualify under Section 2.03, contraction of the visual field. You will only need to meet ONE of the three criteria:

- You cannot see more than a 20 degree angle around a point of fixation
- You receive a mean deviation or defect (MD) of 22 decibels or greater
- You have a visual field efficiency of 20% or less

(The SSA will use standard exams to determine your MD or visual field efficiency, which is described in the introduction of Blue Book [Section 2.00](#)).

Section 2.04: Loss of visual efficiency, or visual impairment, in the better eye

There are two ways to qualify under this listing:

- You have a visual efficiency percentage of 20% or less in your best eye after correction
- You have a visual impairment value of 1.00 or greater in your best eye after correction

Again, the SSA uses standardized tests to determine your visual efficiency or your visual impairment. Speak with your doctor to determine whether or not your vision loss is severe enough to meet a Blue Book listing.

Applying for Social Security Disability Benefits

There are three main ways to apply for Social Security benefits. The easiest way to apply is online. You can apply on the SSA's website (www.ssa.gov), save your application, and continue at a later time.

You can also stop by your local SSA office. There are multiple SSA offices in every state and [1300 SSA offices](#) across the country, so you will likely have at least one location nearby.

The third way to start your application is by calling the SSA toll-free at 1-800-772-1213. Keep in mind that to make an appointment with your local SSA office, you will need to call this phone number.

The average disability claim takes between 3-6 months to be approved.