

## Work & Long COVID: Your Rights and Accommodation

### Work Accommodations & Disability Friendly Employment

There is some general info about reasonable accommodations [here](#) and more long Covid specific resources [here](#). There are a variety of ideas on what a reasonable accommodation could look like [here](#).

-Many of you have shared the struggle of trying to work while living with long COVID, which of course has an impact on finances and overall stress. [We Are Capable](#) is a job site that specifically caters to people with chronic illness who may need flexible and/or remote jobs. It is free to register and search for jobs. This website is specifically for job seekers living with chronic illness, and they work with supportive employers to connect people appropriately. There are some other resources listed [here](#).

### What is Reasonable Accommodation?

If Long COVID symptoms make it hard to work, you may be entitled to reasonable accommodations under the **Americans with Disabilities Act (ADA)**. These are changes to your job or schedule that support your health without causing undue burden to your employer.

#### Examples include:

- Remote work or hybrid schedule
- Flexible hours or rest breaks
- Reduced workload or modified tasks
- Quiet workspace or assistive technology
- Stools, ergonomic seating, or reduced physical labor

### Your Rights

**You don't need a diagnosis to ask for accommodations**—you only need to show that your condition limits a major life activity (like thinking, walking or working).

**You can keep your health details private.** You only need to provide enough documentation to justify the need for accommodation, not full medical records.

**You are protected from retaliation** for requesting accommodation.

## Taking Medical Leave

If you need time off, you may qualify for:

- **FMLA (Family and Medical Leave Act):** up to 12 weeks of job-protected leave (unpaid)
- **Short-term or long-term disability:** may be available through your employer's insurance
- **Massachusetts Paid Family and Medical Leave (PFML):** up to 20 weeks of paid medical leave (visit [mass.gov/pfml](https://mass.gov/pfml))

## Tips for Navigating the Process

- **Start with HR or your supervisor.** Ask who manages ADA requests.
- **Request in writing** and describe what changes would help you keep working.
- **Provide a provider note** that confirms your limitations and suggests specific accommodations.
- **Keep records** of all communication.

## Resources

**Job Accommodation Network:** Free expert guidance- <https://askjan.org/>

**Disability Law Center of Massachusetts-** <https://www.dlc-ma.org/>

**Paid leave information for Massachusetts-** <https://www.mass.gov/orgs/department-of-family-and-medical-leave>

## Understanding Disability and SSDI/SSI

Many people living with Long COVID wonder if they qualify for disability benefits and navigating the process can feel overwhelming. This guide will help provide a starting point.

## SSDI, FMLA, & Other Benefits

Information on how to check your eligibility for SSDI (federal disability benefits) and how to apply: <https://www.ssa.gov/benefits/disability/qualify.html>

## What Are SSDI and SSI?

### Social Security Disability Insurance (SSDI)

SSDI is for people who have worked and paid Social Security taxes but can no longer work due to a disability that is expected to last a year or more. SSDI is based on your work history, not your income. After 24 months on SSDI, you become eligible for Medicare.

### Supplemental Security Income (SSI)

SSI is a needs-based program for people with very limited income and resources, including children or adults who haven't worked enough to qualify for SSDI. If you qualify, you may be eligible for Medicaid (MassHealth in Massachusetts).

## How Do I Apply?

You can apply in several ways:

- **Online:** [ssa.gov/benefits/disability](https://ssa.gov/benefits/disability)
- **By phone:** 1-800-772-1213 (TTY 1-800-325-0778)
- **In person:** At your local Social Security office (call ahead for an appointment)

## What Information Do I Need?

Be prepared to provide:

- Details about your medical conditions, symptoms, treatments and test results
- Names, addresses, and dates for all your doctors, hospitals and clinics
- A summary letter from your primary care doctor describing your diagnosis, prognosis and how your symptoms limit your ability to work
- Past job details (especially the last 15 years) and work history
- Income, resources, and details about any other disability-related benefits you're receiving
- Personal information: Social Security number, birth certificate, marriage/divorce dates (if applicable) and bank details for direct deposit

## What Should I Know Before Applying?

- You **don't** need to wait until you've been out of work for 12 months, you can apply as soon as your doctor expects your disability will last a year or longer.
- Be **specific** when describing your symptoms (for example, fatigue, brain fog, shortness of breath, pain) rather than just saying "Long COVID."
- Nearly **70% of people** are denied on their first try. This is common, so don't get discouraged, appeals are often successful.

- You can create a **My Social Security** account to manage your application online and check your status.

## Can I Still Work Part-Time?

Yes- but income limits apply.

- For SSDI, earning over about \$1,500/month may disqualify you.
- For SSI, the limits are lower since it's a needs-based program.

There are programs to help you understand how working could affect your benefits:

### **Project IMPACT- Working with Public Benefits**

<https://communitasma.org/project-impact-working-with-public-benefits/>

### **Social Security Administration Working While Disabled: How We Can Help**

<https://www.ssa.gov/pubs/EN-05-10095.pdf>

### **The Basics of SSI, SSDI, and Work**

<https://www.mass.gov/doc/work-witout-limits-the-basics-of-ssi-ssdi/download>

## How Do I Receive Benefits?

SSDI pays monthly benefits, which can be sent by direct deposit or Direct Express debit card. After 24 months, you qualify for Medicare. SSDI may also provide benefits to eligible spouses and children, up to 50% of your benefit amount (within family limits). Social Security will periodically review your case to see if your condition has improved.

## Frequently Asked Questions (FAQ)

### **Do I need a formal Long COVID diagnosis to apply?**

No. Social Security looks at how your symptoms limit your ability to work, not just your diagnosis label.

### **What if I get denied?**

It's very common. You can and should file an appeal.

### **Do I need a lawyer?**

Not to apply, but many people use legal help for appeals. Fees are capped by law and only paid if you win.

### **How long does the process take?**

It typically takes 3–5 months for a decision, though it can take longer if appeals are involved.

### **Can I get help applying?**

Yes. Legal aid groups, disability rights organizations, and services like Allsup (allsup.com) can help. Be aware: services like Allsup typically charge 25% of any back pay you're awarded (capped at \$6,000) and only charge if you win.

### **Helpful SSDI Guides:**

-[Coronavirus \(Covid-19\) and disability: How to do it, with a disability specialist who has gone through it herself - ClearHealthCosts](#)

-[The Sleepy Girl Guide to Social Security Disability – How to Get On](#)

-[How to Get On](#): disability guides for navigating SSDI, benefits, finding support and more from a person living through disability herself.

-SSDI [Covid-Guidebook.pdf](#) (via the [Long Covid Alliance](#))

- For those of you considering applying for federal disability benefits (SSDI), remember that it can take a while (minimum 6 months), so it can be worth starting, even if you're not sure you'll need it. If you feel better, you can always drop the application, but it can be a useful resource. One agency I recently found out about that provides free legal help with SSDI is called [Atticus](#).

-Tips on how to appeal a **denial of a long term disability** application [here](#) and [here](#)

-The MA FMLA/PFML help center can be contacted at: (833) 344-7365 or [MassPFML@Mass.gov](mailto:MassPFML@Mass.gov).

-This article [here](#) explained that long COVID could be considered a disability, and some more info on that from Health and Human Services [here](#).