

## Understanding “Total & Permanent Disability”

The IRS defines a person as “totally and permanently disabled” if:

- He or she can't engage in any substantial gainful activity because of a physical or mental condition; **AND**
- A qualified physician determines that the condition has lasted or can be expected to last continuously for at least a year or can be expected to result in death.

**If the Social Security Administration pays Social Security Disability Insurance (SSDI) benefits to a taxpayer, are they considered disabled by the IRS?**

Yes. If the SSA has determined that a person is disabled, assume that they meet the IRS test for total and permanent disability. However, note that a taxpayer might be permanently and totally disabled even if they do not receive SSDI.

### **How to Assist the Taxpayer**

Take note if a taxpayer indicates that they or their spouse or any dependents are “Totally and Permanently Disabled” on **IRS Form 13614-C, Intake/Interview & Quality Review Sheet**. Be sure to reflect these responses in the tax return in TaxSlayer.