

**441—62.8(425) Totally disabled.**

**62.8(1)** A person who is totally disabled must be unable to engage in any substantial gainful employment by reason of any medically determinable physical or mental impairment. In addition, the impairment must have lasted or must be reasonably expected to last for a continuous period of 12 months or must be expected to result in death. This disabled condition must be the determining factor in the person's inability to engage in gainful employment.

**62.8(2)** A claimant is considered totally disabled only if the physical or mental impairment or impairments are of such severity that the claimant is not only unable to do work previously performed but cannot, considering the claimant's age, education, and work experience, engage in any other kind of substantial gainful work which exists in the national economy, regardless of whether such work exists in the immediate area in which the claimant lives, or whether a specific job vacancy exists, or whether the claimant would be hired if the claimant applied for work. 42 U.S.C. §423 contains more information about disability insurance benefit payments.

**62.8(3)** Examples of physical conditions which could possibly constitute total disability would include, but are not limited to:

- a.* Loss of major function of one or both legs or arms;
- b.* Progressive diseases which have resulted in the loss of one or both legs or arms or which have caused them to become useless; severe arthritis;
- c.* Diseases of the heart, lungs, or blood vessels which have resulted in serious loss of heart or lung reserve;
- d.* Diseases of the digestive system which have resulted in severe malnutrition, weakness, or anemia prohibiting gainful employment;
- e.* Damage to the brain or brain abnormality which has resulted in severe loss of judgment, intellect, orientation, or memory; or
- f.* Paralysis or diseases of the nervous system which prohibit coordination or major functioning of the body so as to prevent gainful employment.

**62.8(4)** For purposes of this rule, a person shall not be considered unable to engage in substantial gainful employment unless the person has attained the age of 18 on or before December 31 of the base year.

This rule is intended to implement Iowa Code section 425.17(11).

[ARC 6557C, IAB 10/5/22, effective 1/1/23]