

## Applying for Social Security Disability Benefits with Cancer

The Social Security Administration (SSA) offers Social Security disability benefits to help cover the costs of everyday expenses to those who suffer from a disabling condition and are unable to work. If your cancer keeps you from working, you may qualify for disability benefits.

There are two types of SSD benefits offered through the SSA: [Social Security Disability Insurance](#) (SSDI) and [Supplemental Security Income](#) (SSI).

SSDI benefits are based on your work history and the amount of money you have paid in taxes through your place of employment. To qualify for SSDI benefits, you must:

- Be an adult between the ages of 18 and 65
- Have worked enough to earn a certain amount of “[work credits](#).” A work credit is an amount of income earned at a job that is taxed.

If you are approved for SSDI benefits, you will be enrolled into Medicare 24 months after the SSA establishes you became disabled.

SSI benefits are need-based and not affected by your work history. To qualify for SSI benefits, you must:

- Own less than \$2,000 in assets (or \$3,000, if you are married)
- Have a very low household income

In Arizona, eligibility requirements for Medicaid and SSI benefits are the same. This means that the SSA automatically enrolls you onto Medicaid when you are approved for SSI benefits.

There are many forms of cancer that vary in severity. The SSA keeps a list of all forms of diseases that may prevent someone from working and qualify him or her for disability benefits, called the [Blue Book](#). All forms of cancer fall under [Section 13](#) of the Blue Book.

Every cancer diagnosis has different test results necessary to be approved. Breast cancer, for example, must have spread past regional lymph nodes of the breast and moved toward the collarbone or other distant areas. An esophageal cancer diagnosis will automatically qualify for disability benefits regardless of its stage.

The SSA requires certain medical evidence regarding your cancer for your application. This medical evidence could include:

- Where the cancer originated

- How the tumor formed and grew
- How you responded to treatment
- The operation notes and pathology reports of any biopsies or tests
- Any symptoms associated with your cancer post-treatment
- A summary of your hospitalization and all medical treatment

If medical evidence shows that your cancer has spread beyond the place of origin to other lymph nodes in your body, the SSA will most likely approve you for disability benefits.

If your cancer hasn't spread, they may also take into account your [Residual Functional Capacity](#) (RFC), which determines how much work you can reasonably be expected to perform with your disability, if any. They will look at the jobs you have had in the past, along with your age and education level, to see if there is a new job you can learn that would allow you to work with your cancer.

Your RFC assessment should give a detailed account of your symptoms and any side effects of your treatment that make it difficult for you to work or perform normal tasks.

For instance, skin cancer could make it so that you are unable to work outdoors, but if you are older and have only been employed at construction jobs in the past, you may be more likely to be approved for benefits. Or, if brain cancer causes you to have ongoing cognitive and memory issues, the SSA could approve your application.

Some disabilities are so severe, the SSA will expedite the approval process. Conditions that qualify for this expedition are listed on what's called the [Compassionate Allowance List \(CAL\)](#). If your cancer qualifies as a Compassionate Allowance, you could expect to be approved in as little as ten days.

Nearly every form of cancer can qualify as a Compassionate Allowance. You will need to prove one of the following:

- Your cancer has spread beyond regional lymph nodes
- Your cancer is inoperable
- Your cancer is recurrent despite treatments

Some rare or aggressive cancers qualify as a Compassionate Allowance with just a diagnosis. Be sure to consult the SSA's Compassionate Allowance list to understand if your cancer diagnosis could be approved earlier than most applicants.

If you are applying for SSDI benefits, you can apply online through the [SSA's website](#). You can also apply in person at your local SSA office. The approval rate for Arizona applicants is around [25 to 30 percent](#), but this is including applications for all disabilities. A cancer diagnosis is typically more likely to be approved than a

mental disability or many other illnesses. With thorough medical records, you will hopefully be approved shortly.