

Applying for Disability with Cancer

If your cancer makes it impossible for you to work, you may be able to get benefits through one of both of the Social Security Administration's (SSA's) disability programs. Not all cancers will qualify for disability benefits. Your eligibility therefore depends on the specific circumstance of your illness and the predicted or actual duration of your disability and absence from the workforce.

Disability Programs and Technical Eligibility

Disability benefits are potentially available through:

- [Social Security Disability Insurance](#) (SSDI), which pays benefits to disabled workers that have contributed to the Social Security system through FICA taxes over their employment history.
- [Supplemental Security Income](#) (SSI), which is a need-based program, available to qualified applicants that also meet income and asset thresholds.

Both SSDI and SSI require you meet medical eligibility and program-specific technical eligibility rules. **To qualify for either program, you must additionally either have a terminal condition or a disability that has or will prevent you from working for a period of at least 12 months.**

Medically Qualifying through the Blue Book

The SSA maintains disability listings in a manual that's commonly known as the "Blue Book." Cancer listings appear in [Section 13.00](#).

Cancer is typically classified by where it originates in the body as well as the type or form (carcinoma, sarcoma, etc). Cancer disability listings are similarly classified and include breast cancer, prostate cancer, lung cancer, and other forms.

Your doctor can help you understand the specific requirements for the listing that applies in your case. In general though, the SSA must see the following with any cancer-related disability application:

- A detailed report from your oncologist or primary care physician explaining the diagnosis, treatments, and the prognosis for your cancer
- Surgical notes for any procedures you've undergone
- Biopsy reports, blood work, and other test results
- PET or CT scans, MRIs, x-rays, or other imaging results that show the location of tumors
- Cancer treatment records, including the type, schedule, and effects

If you can prove through your medical records that you meet the Blue Book's qualifications for cancer that is disabling and keeps you from working based on its stage, you will be medically approved for benefits.

Compassionate Allowances

Many forms of advanced and recurrent cancers and those that are resistant to treatment qualify for rapid review and approval under the SSA's Compassionate Allowances (CAL) program. You can find the full list of CAL medical conditions [here](#). If your cancer is on the list, your application will be processed as quickly as possible, and the SSA will require minimal medical evidence to support your claim. You could expect to be approved for a Compassionate Allowance if your cancer meets one of the following requirements:

- Your cancer has spread beyond its local point of origin
- Your cancer is inoperable
- Your cancer has returned despite treatment

Qualifying Without Meeting a Cancer Listing

If you cannot meet a disability listing but your cancer, cancer treatments, or long-term side effects and complications keep you from working, then you may still be able to get disability. The review process will take longer and you may need to go through additional steps, including an RFC or "residual functional capacity" evaluation.

Through this process, the SSA looks at the limits you face every day in performing mental and physical tasks. If they find your limitations are severe enough to prevent you from working in any job, then you will be approved for benefits. Even if an RFC is done, you should be denied benefits. A high percentage of applicants are denied at the initial review stage, but there are appeals processes that allow you to continue to fight for disability.

Submitting an Application

SSI applications require a personal interview, usually at the [local SSA branch office](#). SSDI applications can be submitted locally, but you can also [apply online](#). Call the SSA at 1-800-1213 with any questions you may have, and consider reviewing the [disability starter kit](#) before applying. It can help you understand the application process and the information for completing your disability application(s).

*This article is accurate as of September 2016, but is subject to change. For the most up-to-date information, you can contact the SSA directly at 1-800-772-1213, or visit www.ssa.gov

This article was provided by Disability Benefits Help. If you need any assistance with your claim, or if you have any questions, our staff can be reached at help@disability-benefits-help.org