

HOW TO QUALIFY FOR SOCIAL SECURITY DISABILITY BENEFITS WITH CANCER

Cancer is one of the most common types of illnesses in the U.S. There are more than 200 different types of cancers, and while some are life-threatening or even terminal, others can be treated very effectively. If you have cancer and you expect that you won't be able to work for at least a year because of cancer or treatment for cancer, you can file a claim for Social Security disability benefits. Disability benefits can help pay for living expenses like food and rent or mortgage. You can also use those benefits to pay for treatment-related costs that your insurance doesn't cover.

QUALIFYING FOR DISABILITY BECAUSE OF CANCER

The Social Security Administration (SSA) keeps a listing of all the conditions that qualify for disability benefits called the Blue Book. Every listing that's in the Blue Book has a set of criteria that you must meet to be eligible for disability benefits because of that condition. In many cases, the requirements for qualifying with cancer are very specific because of the nature of the illness. Serious cases of cancer may qualify for Compassionate Allowance.

Conditions that qualify for Compassionate Allowance are usually either very advanced or terminal. When someone applies for benefits and they have a condition that is on the Compassionate Allowance list, their application is automatically sent to the front of the line for processing so that they can start getting money quickly. Often people who qualify for Compassionate Allowance start receiving money in just a couple of weeks. To qualify for Compassionate Allowance, the cancer must meet one of these criteria:

- The cancer has spread beyond the region of origin
- The cancer is inoperable
- The cancer is recurrent despite treatment

Someone who qualifies for Compassionate Allowance won't need to provide a lot of medical proof of their condition. A doctor's diagnosis is usually enough. But anyone else applying for benefits will need to submit as much medical documentation proving their condition as they can.

MEDICAL VOCATIONAL ALLOWANCE

It's very common for people with cancer to not meet any of the listing requirements for cancer in the Blue Book but still be unable to work because of their treatment or because of the symptoms that they're dealing with. When that happens, they can qualify for disability benefits through a Medical Vocational Allowance.

To get a Medical Vocational Allowance your doctor needs to fill out a Residual Functional Capacity (RFC) evaluation sheet. The RFC is your doctor's chance to describe in detail your symptoms and how they limit your ability to work. When you file your claim, you should submit your paperwork, any medical documentation that you have, and your RFC evaluation. The SSA will look at your skillset, your education, your age, and the RFC and decide if there is any work that you can do. If they decide there is no work that you can do; then you will be eligible for disability benefits.

FILING A CLAIM

You can file a claim for disability benefits online if you're comfortable with that. If you have questions about the claim paperwork, you can make an appointment at your local SSA office instead. Bring all of your documentation and someone there will answer your questions and help you file your claim.

RESOURCES:

Montgomery Cancer Center:

<https://montgomerycancercenter.com/>

Compassionate Allowances:

<https://www.disabilitybenefitscenter.org/how-to/disability-compassionate-allowance>

RFC Sheet:

<https://secure.ssa.gov/apps10/poms/images/SSA4/G-SSA-4734-U8-1.pdf>

Local SSA Office:

<https://www.disabilitybenefitscenter.org/state-social-security-disability>

