

Breast Cancer and Social Security Disability Benefits

Individuals living with breast cancer face a unique set of challenges—physical challenges, emotional challenges, and even financial challenges. If you or a loved one has been diagnosed with breast cancer and can no longer work, the Social Security Disability programs may be able to help you. These programs are Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Each is operated by the Social Security Administration (SSA) and provides financial benefits that can be used to cover everything from day-to-day expenses to medical bills.

The following article will provide you with a basic understanding of Social Security Disability eligibility requirements and will prepare you to begin the application process.

Is Breast Cancer a Disability?

The term “disability” means something different to everyone. For this reason, many people are confused about whether or not they qualify for disability benefits. To provide clarity, the SSA has established an official definition of “disability”. This definition is made up the following criteria:

- You cannot do the work you did prior to becoming disabled; and
- You have a physical or mental condition that prevents you from learning to do a different type of work; and
- Your condition has lasted or is expected to last at least one year or result in death.

Although not all cases of breast cancer will be classified as a disability, more advanced cases may. Continue reading to learn about the specific technical and medical requirements that all applicants with breast cancer must meet.

Disability Benefit Programs

As previously noted, the SSA operates both the SSDI and SSI benefit programs. Each of these programs has its own set of technical eligibility requirements.

SSDI is an insurance-type program that offers benefits to disabled workers and their eligible dependents. To qualify for SSDI benefits, applicants must have extensive employment history and must have paid Social Security taxes throughout their careers. For a more detailed description of SSDI criteria, visit the following page: <http://www.disability-benefits-help.org/ssdi/qualify-for-ssdi>.

SSI is a means-based benefit program that offers benefits to disabled individuals of all ages who earn very limited income. Eligibility for SSI is based solely on a person’s financial income and resources. To qualify, applicants must fall within the specified income limits set by the SSA. For a more detailed description of SSI technical eligibility, visit the following page: <http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm>.

Medical Eligibility

To determine if you are medically eligible for benefits, the SSA will consult their official publication of disabling conditions—commonly referred to as the Blue Book. The Social Security Disability medical requirements for breast cancer are located under Blue Book listing 13.10. According to this listing, applicants with breast cancer must provide medical documentation of the following:

- A locally advanced carcinoma; or
- A carcinoma with metastases to the supraclavicular or infraclavicular nodes, to 10 or more axillary nodes, or with distant metastases; or
- A recurrent carcinoma.

If you have been diagnosed with sarcoma of the breast, you will be evaluated under Blue Book listing 13.04. This listing requires medical documentation of the following:

- Soft tissue sarcoma with regional or distant metastases; or
- Persistent or recurrent soft tissue sarcoma following initial antineoplastic therapy.

If you do not meet either of these Blue Book listings, you may still be able to qualify under a medical vocational allowance. Essentially, this means that the SSA will evaluate your physical capabilities, mental capabilities, age, and job training to determine whether or not you qualify.

If your breast cancer is inoperable, unresectable, or has distant metastases, you may be eligible for Compassionate Allowance processing. Under the Compassionate Allowance initiative, applicants with inherently disabling conditions can receive benefits in as little as ten days. To receive Compassionate Allowance processing, you will not have to complete additional paperwork. Simply indicate that your breast cancer meets one of the three requirements and the SSA will expedite your claim accordingly. View the complete Compassionate Allowance Listing, here: <https://secure.ssa.gov/apps10/poms.nsf/lnx/0423022125>.

Preparing Your Application

To begin the application, you will need to gather copies of all relevant medical records. This may include records of laboratory and test results, your diagnosis, treatments, and list of medications and dosages. You will also need to provide the contact information for your health care professionals, your Social Security number and your birth certificate.

The actual application for disability benefits can be completed on the SSA's website or in person at a local Social Security office. Under normal circumstances you should receive a decision within 3 to 5 months. However, if you qualify for Compassionate Allowance processing you will hear back more quickly.

In the event that your application is denied, do not panic. You will have 60 days in which to file an appeal. Although it can be disappointing to receive a denial, you should not lose hope. In fact, statistics have shown that more applicants are approved during the appeals process than during the initial application. Use the appeal to build a stronger claim and to increase your chances of approval.

For more information about Social Security Disability benefits and breast cancer, visit the following page: <http://www.disability-benefits-help.org/disabling-conditions/malignant-neoplastic-diseases>.