

How to Qualify for Social Security Disability Benefits with Cancer

More than a million people are diagnosed with [cancer](#) each year. There are more than 200 different types of cancer, and each varies in seriousness. But no matter what type of cancer you are diagnosed with there's a good chance that you won't be able to work while you are fighting cancer. Social Security disability benefits are available to help people who can't work for at least a year because of an illness like cancer pay for basic living expenses like utilities, housing, and food. That gives people who are sick a little financial breathing room to concentrate on dealing with their health. But there are some requirements that must be met in order to be eligible for disability benefits.

Disability Benefits For People With Cancer

All of the medical problems that make someone eligible to receive disability benefits are listed in the [Social Security Administration's Blue Book](#). Each listing in the Blue Book has a set of requirements that must be met in order for a person to be considered eligible for disability benefits. Not every type of cancer has a listing in the Blue Book, and the ones that do have very specific requirements.

In general, any cancer that is Stage IV or terminal will automatically qualify a person to receive disability benefits. Very serious cancers qualify for the Compassionate Allowance program, which expedites the processing of a claim for disability benefits so that the person can start receiving money quickly. In order to qualify for [Compassionate Allowance](#), the cancer must meet one of these requirements:

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

If your cancer meets one of those requirements you should submit a claim for disability benefits along with medical records like test results, MRIs, and a diagnosis of cancer from an oncologist as soon as possible. Your claim will automatically be flagged by the Social Security Administration for Compassionate Allowance because of the seriousness of the diagnosis. You don't have to ask for Compassionate Allowance.

If you don't meet the requirements listed in the Blue Book or if there is no Blue Book listing for the cancer that you have you can qualify for disability benefits by asking for a Residual Functional Allowance exam.

Residual Functional Capacity

The [Residual Functional Capacity](#) evaluation is something done by the SSA. They will look at all of the skills you have and the jobs you have had in the past as well as the impact of your medical condition and treatment. Then, they will determine if there is any kind of full-time work that you can do with the skills you have and the physical or mental illness that you have. If they find that there is no full-time work that you can reasonably be expected to do then you can be eligible to receive disability benefits.

Starting A Claim

If you have been diagnosed with cancer don't wait to start a claim for Social Security disability benefits. Call to make an appointment at the [closest SSA office](#). Bring all of your medical records and

documentation with you to the appointment. A staff member there can help you fill out and file your claim and ask for a Residual Functional Capacity evaluation if you need one.

Resources:

Community Oncology Alliance: <https://communityoncology.org/>

SSA's Blue Book: <https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

Compassionate Allowance: <https://www.disabilitybenefitscenter.org/glossary/compassionate-allowance>

Residual Functional Capacity: <https://www.disabilitybenefitscenter.org/glossary/residual-functional-capacity-rfc>

Nearest SSA Office: <https://secure.ssa.gov/ICON/main.jsp>