

Applying for Social Security Disability Benefits with Breast Cancer

Breast cancer is currently the second most commonly diagnosed cancer in the world. An estimated one in eight American women will develop an invasive form of this condition.

If you have been diagnosed with breast cancer, your ability to earn a living may be adversely affected, forcing you to take time off or resign completely. To compound the stress, most breast cancer treatments, such as radiation, chemotherapy, and surgery, are expensive without health insurance, which you may lose access to if you can't work. Fortunately, the Social Security Administration (SSA) pays monthly cash benefits and enables access to Medicare or Medicaid for women debilitated by breast cancer, allowing them to remain afloat financially as they battle the condition.

What Disability Benefits Are Available?

The SSA has two types of disability programs available. Although they share the same medical criteria for eligibility, each one supports the financial and health care needs of a different type of recipient.

- **Social Security Disability Insurance (SSDI):** This program pays financial benefits to disabled workers. Eligibility is determined by reviewing the applicant's employment history and calculating how much she has [paid in Social Security taxes](#) over the years, making it more suited to those who have worked throughout life.
- **Supplemental Security Income (SSI):** SSI is a needs-based program aimed at disabled individuals with little to no income or assets, such as children and the elderly. It is not contingent upon employment history or taxes paid.

Medically Qualifying for Disability Benefits with Breast Cancer

The SSA uses a catalog of impairments known as the Blue Book to determine the degree of an applicant's disability and whether or not they qualify for benefits. Breast cancer is specifically referenced in Listing [13.10: Cancer- Breast](#). If you have been diagnosed with breast cancer and meet one of the following criteria, you will be considered disabled:

- A locally advanced carcinoma that has extended to the skin, chest, or internal mammary nodes
- A carcinoma that has spread past the collarbone and / or distant areas of the chest, or extended to at least 10 armpit nodes,
- A carcinoma that keeps returning after anticancer treatment
- Small-cell (oat cell) carcinoma

To [qualify for disability benefits](#) via the Blue Book, breast cancer must generally be at Stage III or above.

Your application must be accompanied by medical documentation that confirms your breast cancer diagnosis and indicates what treatments you have undergone. Examples include:

- Mammograms and other tests that show how far the cancer has spread
- Records of all anti-cancer treatments (radiation, surgery, chemotherapy) as well as your response to them and any side effects
- Pathology reports for any biopsies carried out
- Operative notes for any surgical procedures

The Compassionate Allowances Program

Having breast cancer can qualify you for the SSA's [Compassionate Allowances](#) program, which allows applicants with certain severe disabilities to start receiving their benefits more quickly. A diagnosis of breast cancer will qualify you for a Compassionate Allowance if it has spread to other parts of the body and / or is:

- Inoperable
- Unresectable (cannot be completely removed)
- Returned despite a round of treatment, typically 3 months or more

Stage IV breast cancer is a Compassionate Allowance condition that will expedite the processing of your application and enable you to start getting benefits in days instead of months. IBC is also a Compassionate Allowance. You do not need to do anything different to your application: The SSA will automatically flag it for expedited review.

Resources for your Family

Women who qualify for SSDI benefits can receive additional income for minor children. If you have a child age 18 or younger, or age 19 and still in high school, you can receive an additional 50% of your monthly SSDI payment to help make ends meet. There are no extra steps you'll need to take to qualify for this—simply list the name, birth date, and Social Security number of your minor children in your application, and the SSA will take care of the rest.

Additionally, your spouse might qualify for 50% of your SSDI payments (on top of your own) as well. If your spouse is age 62 or older, age 50 and disabled, or any age and raising your child age 16 or younger, your spouse would also be eligible for benefits. Your household income maximum is 180% of your own monthly benefits, but these auxiliary benefits are still invaluable resources for families in need.

Social Security & California's Short-Term Disability

You can receive SSDI at the same time as SDI from California. Your SSDI application will not be negatively affected by any SDI resources you receive. Once approved for SSDI benefits, your SDI benefits may be affected. Many times, the state of California will subtract your SSDI benefit from your SDI payments so that you're not receiving more than your monthly SDI entitlement. For example, if you receive \$2,000 per month from SDI, and are approved for \$1,000 per month from Social Security disability, your new SDI payment could be reduced to \$1,000.

Applying for Social Security

For more information about SSA disability benefits and how to apply when you are living with breast cancer, visit the Social Security Administration's website, or drop in at your nearest SSA office by scheduling an appointment at 1-800-772-1213. Most women can actually [apply entirely online](#). Conquering breast cancer takes time, stamina, and often intense medical treatment, but receiving disability benefits will minimize financial worries and let you concentrate on your recovery.