

# Social Security Disability Insurance and breast cancer



Social Security Disability Insurance (SSDI) is a long-term federal benefit for people with disabilities who are unable to work. Some cancers are considered disabilities by the Social Security Administration (SSA). Work requirements for SSDI are based on a credit system that takes into account age, lifetime work history, and recent work history.

**You do not need to have a low income or financial need to get SSDI.**

[Check eligibility for Social Security benefits](#)

(800) 772-1213



## Requirements include having:

- Worked for a combined 5 of the last 10 years
- Worked fairly regularly through adult life
- Been out of work or expected to be out of work for at least 12 months because of a medical condition that meets the SSA's definition of a disability

## Things to know about applying for SSDI

**The application process usually takes 3 to 5 months.** In some cases it may take longer, so apply as soon as you are unable to work due to your diagnosis.

If you are approved, you will not receive benefits until the **sixth full month of disability**.

If you are approved and begin to receive SSDI, your **spouse and eligible children can also apply** for SSDI benefits.

If your application is denied, **you may appeal the decision**.

**If you are able to return to work**, you can withdraw an SSDI application. If after some time on SSDI you want to try working again, contact the SSA about programs that may allow you to do so while protecting your health insurance coverage.

**After 2 years on SSDI**, Americans become eligible for health coverage through Medicare.

# SSDI and metastatic breast cancer (MBC)

Some serious conditions and disabilities, including stage IV breast cancer or MBC, are listed on the SSA's **Compassionate Allowances List**. That means people living with MBC have a shorter waiting period to get SSDI benefits.

## Other disability programs and resources

**Social Security Income (SSI)** is another federal program that helps people in need. It is not the same as SSDI. SSI is based on income and financial need.

### It is possible to get SSI and SSDI.

For information about SSI, work-sponsored disability insurance, and state disability insurance, visit our [Work accommodations and disability insurance and benefits page](#).



## Additional SSDI resources

You may want to talk to a financial navigator, nurse navigator, or social worker at your cancer center about applying for SSDI. **Other resources include:**

### [American Cancer Society](#)

(800) 227-2345



### [Cancer and Careers](#)

(646) 929-8032



### [Triage Cancer](#)

(424) 258-4628



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