Social Security Disability Insurance and breast cancer

Social Security Disability Insurance (SSDI) is a federal benefit for people with long-term disabilities who are unable to work. Some cancers are considered disabilities by the Social Security Administration (SSA).

If you are approved for SSDI, you will get a monthly income based on how much you earned over the years you worked and paid into Social Security. You will also be required to complete paperwork regularly to confirm your disability.

To be eligible for SSDI, you must have:

- Worked for a combined 5 of the last 10 years and have paid Social Security retirement taxes
- 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

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

SSDI and metastatic breast cancer

Some serious conditions, including stage IV, or metastatic, breast cancer (MBC), are included on SSA's **Compassionate Allowances List** (CAL). This means if you have been diagnosed with MBC, the application review process for eligibility for SSDI benefits can be much quicker. Keep in mind, having a condition on the CAL (including an MBC diagnosis) is not a guarantee of approval.

SSDI or SSI?

SSDI is income for people with qualifying disabilities who have worked and paid Social Security taxes.

SSI (Supplemental Security Income) is a benefit for people with limited income and financial need.

It is possible to get both SSDI and SSI.



Check your eligibility for Social Security benefits: (800) 772-1213

More resources are available on lbbc.org's Financial matters, health insurance, and work and Financial help and resources pages. Additional financial resources, including organizations offering grants and financial help, are available at lbbc.org.

Applying for SSDI

This process can take several months.

Find out if you're eligible. Review the rules at ssa.gov/disability.

See if you qualify for expedited review under the Compassionate Allowances List.

Gather your information. You'll need:

- Social Security number
- Employment history
- Names and contact details for your doctors
- Medical records
- List of medications and treatments
- Bank account information for direct deposit

Apply for SSDI online at SSA.gov, by telephone at (800) 772-1213, or make an in-person appointment at your local Social Security office.

- Complete the forms.
- Respond to SSA requests for more information, forms, or records.

Wait for a decision. You'll be notified by mail with either a denial letter or a notice explaining your monthly benefit.

- If approved, benefits do not start until the sixth full month of disability. Once you begin receiving SSDI, your spouse and eligible children can also apply for SSDI benefits.
- If denied, you may appeal the decision.

Hiring a disability attorney

Applicants represented by attorneys are more than twice as likely to succeed in their SSDI appeal compared to those who represent themselves. Disability attorneys generally work on contingency, meaning no up-front fees — they are usually paid a percentage of any back payments if the appeal succeeds.

To find a Social Security attorney: Social Security Claimants' Representatives | NOSSCR

Learn more at LBBC's Work accommodations and disability insurance and benefits page.

Other organizations that provide information and resources about SSDI:

American Cancer Society (800) 227-2345

Triage Cancer (424) 258-4628

Good to know **For help understanding SSDI, you can speak with a financial navigator or social worker at your cancer center.**



LIVING BEYOND BREAST CANCER®

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