

## Qualifying for Social Security Benefits with Cancer

If you or someone you love has been diagnosed with [cancer](#), the last thing on your mind should be making ends meet financially. Fortunately, there may be resources available to people with cancer in need. The [Social Security Administration \(SSA\)](#) offers monthly benefits to people with a serious illness or injury who will be out of work for at least 12 months. Here are some ways you could qualify with a cancer diagnosis:

### #1: Meet a Blue Book Listing

The most common way to qualify for disability benefits is by meeting a “Blue Book” listing. The Blue Book is a medical guide created by the SSA, and it’s used to evaluate every disability applicant to determine if he or she is eligible for financial assistance.

There are [different listings](#) for every form of cancer, so a diagnosis alone may not automatically qualify. For example, a woman with breast cancer will qualify for disability benefits if she can meet one of the following criteria:

- The cancer is metastatic (has spread to other organs) or is IBC
- The cancer has returned despite treatment. Usually surgery, 3 months’ of chemotherapy, or 3 months of radiation will qualify.
- The cancer is inoperable
- The cancer has spread to 10+ auxiliary nodes

Because the entire Blue Book is available online, you can review it with your doctor to see where you might qualify.

### #2: Qualify for a Medical Vocational Allowance

If you do not meet a Blue Book listing for cancer, you might still qualify for benefits through what’s called a [Medical Vocational Allowance](#). Under this type of approval, you will qualify if you can prove that your cancer’s treatment or complications will prevent you from working and earning at least \$1,170 per month for over one year.

Medical Vocational Allowances are usually best suited for people who have physical jobs that couldn’t be performed while going through radiation or chemotherapy, such as construction workers or retail associates. Qualification through a Medical Vocational Allowance relies heavily on results from a Residual Functional Capacity exam, which is a standard SSA document that determines how much physical work you are able to do. You can [download an RFC](#) online for your doctor to fill out on your behalf.

### #3: Qualify for a Compassionate Allowance

If you have a condition that's severely disabling, the SSA may expedite your claim. The SSA maintains a list of conditions known as "[Compassionate Allowances](#)" that warrant immediate approval and are typically processed in a couple of weeks. If you have been diagnosed with one of the following types of cancer at any stage, your claim will be expedited:

- Acute or Chronic Myelogenous leukemia
- Non-Hodgkin lymphoma or mantle cell lymphoma
- Brain cancer
- Esophageal cancer
- Gallbladder cancer
- Inflammatory breast cancer
- Liver cancer
- Pancreatic cancer
- Salivary cancers
- Sinonasal cancer
- Thyroid cancer

Cancer will also qualify for a Compassionate Allowance if any of the following is applicable:

- The cancer is inoperable or untreatable
- The cancer has spread to other organs
- The cancer has returned despite treatment

There's nothing additional you need to do when applying to ensure the SSA realizes you have a Compassionate Allowance—The claim should be identified as such when it's reviewed.

### **Start Your Application Today**

Most applicants can complete all necessary paperwork online [on the SSA's website](#). This is the quickest and most convenient way to apply. If you'd prefer, you can also apply in person by scheduling an appointment at your [local SSA office](#). You can make an appointment to apply by calling the SSA toll-free at 1-800-772-1213.

Once approved, you can spend your benefits on any medical expenses, household bills, or other daily living needs.

*This article was provided by Disability Benefits Help. They provide information about disability benefits and the application process. To learn more, please visit their website at <http://www.disability-benefits-help.org>*

**Resources:**

Waverly Health Center: <https://waverlyhealthcenter.org/>

SSA's Website: <https://www.ssa.gov>

SSA Blue Book 13.00 Listing: <https://www.ssa.gov/disability/professionals/bluebook/13.00-NeoplasticDiseases-Malignant-Adult.htm>

Medical Vocational Allowance: <https://www.disability-benefits-help.org/glossary/medical-vocational-allowance>

RFC Online Form: <https://secure.ssa.gov/apps10/poms/images/SSA4/G-SSA-4734-U8-1.pdf>

SSA's List of Compassionate Allowances:

<https://www.ssa.gov/compassionateallowances/conditions.htm>

List of SSA's Office Locations: <https://www.disability-benefits-help.org/social-security-disability-resources>