

Qualifying for Social Security Disability With Cancer

If you or someone you love has been diagnosed with cancer, you may be worried about keeping your job while you go through treatments. Fortunately, if you're unable to work while you battle cancer, there could be financial resources available. The Social Security Administration (SSA) offers monthly benefits for people who are unable to work due to an illness. Every form of cancer can potentially qualify.

Medically Qualifying for Disability

The SSA's disability examiners will use a medical guide known as the Blue Book to help determine if you are eligible for Social Security benefits. The Blue Book is an online resource that lists hundreds of illnesses that qualify for approval, and how advanced an illness needs to be for eligibility.

Every form of cancer can be found in [Section 13.00¹](#) of the Blue Book. Medical qualifications will vary wildly depending on your type of cancer. Here are just three examples of common forms of cancer and how they may qualify:

[Breast Cancer²](#)

Because breast cancer is often caught early, your cancer will need to be advanced to qualify. Here are five ways in which [breast cancer will medically qualify³](#) for disability benefits:

- Your breast cancer has spread to the chest (or beyond, like another organ)
- Your breast cancer has spread to more than 10 auxiliary nodes (underarm or collarbone)
- Your cancer has returned despite anticancer treatment
- You have small-cell breast cancer
- Your cancer required surgery to restore the functioning of your arm

Breast cancer at Stage III-B or III-C and beyond will usually qualify, as will anyone with Inflammatory Breast Cancer (IBC), which is typically aggressive and challenging to treat.

[Lung Cancer⁴](#)

Lung cancer, like breast cancer, needs to be advanced to qualify. Your lung cancer will automatically qualify if you can meet one of the following criteria:

- Your cancer is inoperable, unresectable, returned despite treatment, or has spread beyond the lung
- You have small-cell lung cancer
- You have cancer in the superior sulcus that's will be treated by anticancer therapy*

*This is the most simplified version of the listing—Please speak with your oncologist to know whether or not your lung cancer qualifies!

[Prostate Cancer](#)⁵

Prostate cancer has some of the best survival rates among cancer diagnoses, so you will again need to prove your cancer is quite advanced to qualify. Prostate cancer will qualify for Social Security disability benefits if:

- The cancer is recurrent or progressive despite treatment
- The cancer has spread to internal organs
- The cancer is small cell/oat cell

Other Diagnoses

While the three most commonly diagnosed cancers in the US need to be quite advanced to qualify, this will not be the case for every applicant. The following types of cancer will qualify with simply a confirmed diagnosis:

- Acute leukemia
- Esophageal cancer
- Gallbladder cancer
- IBC
- Liver cancer
- Pancreatic cancer
- Salivary cancer
- Sinonasal cancer
- Any small-cell cancer
- Thyroid cancer

Because the entire Blue Book is available online, you can review your cancer's listing with your oncologist to know if you qualify for disability benefits.

Starting Your Application

If you'd like to apply for Social Security disability benefits, you can [complete the entire application online](#)⁶. This is the easiest method of getting the process started, as you can save your progress for later.

If you'd prefer, you can also schedule an appointment with your [closest SSA office](#)⁷. Be sure to not just drop by—There may not be anyone available to help you! You can make an appointment by calling the SSA toll-free at 1-800-772-1213.

Most claims will be processed in around five months, but some applicants with cancer could be approved immediately. If your cancer has spread to other organs, returned despite treatment, or is inoperable/untreatable, you could be approved in as little as 10 days. Once you begin receiving your benefits, you can focus on what's important: Your health.

¹ <https://www.ssa.gov/disability/professionals/bluebook/13.00-NeoplasticDiseases-Malignant-Adult.htm>

² https://www.ssa.gov/disability/professionals/bluebook/13.00-NeoplasticDiseases-Malignant-Adult.htm#13_10

³ <http://www.disability-benefits-help.org/disabling-conditions/breast-cancer>

⁴ https://www.ssa.gov/disability/professionals/bluebook/13.00-NeoplasticDiseases-Malignant-Adult.htm#13_14

⁵ https://www.ssa.gov/disability/professionals/bluebook/13.00-NeoplasticDiseases-Malignant-Adult.htm#13_24

⁶ <https://www.ssa.gov/disabilityssi/>

⁷ <http://www.disability-benefits-help.org/social-security-disability-locations>