

## Lung Cancer and Social Security Disability Benefits

A lung cancer diagnosis is more than just physically debilitating. The emotional diagnosis can also be financially devastating, with or without insurance. The symptoms of lung cancer and chemotherapy, including pain, fatigue, difficulty breathing, weakened immune system, can make working impossible during treatment. The costs of lung cancer, with initial treatment costs around \$50,000, and additional rounds can cost upwards of \$120,000 and cause serious hardship when you can't work. The Social Security Administration (SSA) offers two types of benefits to help those with serious disabilities or illnesses.

### Benefits Available for People with Lung Cancer

There are two forms of disability benefits available for people with lung cancer. Medically qualifying is the same for both, but each will have its own technical qualifications.

[Supplementary Security Income \(SSI\)](#) is an income supplement that is based on strict income limits. If you make more \$733 per month, you will not be approved for SSI. However, not all income you earn counts towards this limit. The SSA only includes about half of your income in its calculation, and it subtracts deemed amounts for children and other dependents. In most states, once you are approved for SSI, you will start receiving Medicaid as well.

[Social Security Disability Insurance \(SSDI\)](#) is paid based on previous income and work history. Generally, you need to have worked and paid into Social Security taxes for at least five of the last ten years to qualify. After receiving SSDI benefits for two years, you will be automatically enrolled in Medicare A.

### Medically Qualifying with Lung Cancer

In order to qualify for disability with lung cancer, you need to fulfill at least one of the requirements in the SSA's Blue Book under [Section 13.14](#). The Blue Book is a medical guide used to evaluate every disability applicant.

Lung cancer that isn't small-cell (which is the most common form of lung cancer), must be one of the following:

- Inoperable
- Unresectable
- Spread beyond the local lung nodes
- Spread to other organs

If you've been diagnosed with small cell lung cancer, you will automatically medically qualify for benefits. Small cell lung cancer is more aggressive and spreads easier than the other types of cancer, and because of this, it's on the Compassionate Allowances List (CAL). The CAL is a list of conditions that are severe enough that claims could be approved in as little a few weeks.

### Medical Evidence Needed to Apply

Often times, claims are not approved right away, even a CAL claim. Many of these issues are due to paperwork problems and lack of sufficient medical evidence. When applying for SSDI or SSI, make sure to have all applicable tax documents, as much medical evidence as possible, including labs, test results, statements from your doctor, and personal identification documents, like a birth certificate.

The best form of medical evidence is a pathology report of a lung biopsy. A [disability application checklist](#) is also available online at the SSA's website. If your claim is initially denied, you can appeal the claim.

### Starting your Disability Benefits Application

For SSDI, you can [apply online at the SSA's website](#). The application may be saved and returned to at a later time. SSI applications can only be completed in person, so you need to make an appointment at your local SSA office. CAL conditions do not have a separate application. Once you submit it, it's automatically flagged by the SSA and you will be notified when a decision is made. If you have any questions about your application, you can always call the SSA at 1-800-772-1213 or 1-800-325-0778 for TTY.