

Lung Cancer and Social Security Disability Benefits

If you have been diagnosed with lung cancer, your condition may be interfering with more than just your physical well-being. The accompanying pain, fatigue, difficulty breathing, and susceptibility to other illnesses can make it impossible to work and earn a living. The resulting loss of income can be financially devastating. For this reason the Social Security Administration (SSA) offers Social Security Disability benefits to individuals who have serious illnesses or injuries.

As helpful as disability benefits can be, the Social Security Disability application process is often long and complicated. This article is intended to provide you with a basic understanding of disability benefits and will prepare you to submit an application with lung cancer.

Social Security Disability Benefit Options

The SSA governs and distributes benefits from two main programs—Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI).

SSDI benefits operate like an insurance program. To qualify, you must pay Social Security taxes over the course of your career. This program is generally a good fit for older individuals who cannot continue to work due to disability or illness. If you have not worked for a significant period of time or have not paid Social Security taxes, SSI benefits might be better suited to your needs.

SSI is a needs-based benefit program. To qualify, applicants must have a qualifying health condition and must fall within the financial limits set by the SSA. SSI has no age or work-related requirements and therefore, is a good fit for those who are younger or for those who have not had the opportunity to work.

To learn more about each of these programs, visit the following page:

<http://www.disability-benefits-help.org/disability-tips/difference-between-social-security-disability-insurance-ssdi-and-ssi>.

Medical Criteria

In addition to meeting one—or both—program's specific requirements, all applicants will have to meet medical requirements specific to their lung cancer. These requirements can be found in the SSA's guidebook of qualifying conditions— commonly known as the Blue Book.

Lung cancer is evaluated under Blue Book listing 13.14. This listing requires that applicants provide medical evidence of the following:

- Non-small-cell carcinoma that is inoperable, unresectable, recurrent or metastatic disease to or beyond the hilar nodes; **OR**
- Small-cell (oat cell) carcinoma; **OR**
- Carcinoma of the superior sulcus with multimodal antineoplastic therapy. This is considered under a disability until at least 18 months from the date of diagnosis. Thereafter, the SSA will evaluate any symptoms using the listing for the affected body systems.

As you will have noticed, the SSA's Blue Book is written using highly technical and medical language. If you do not understand the Blue Book listing, it may be in your best interest to schedule an appointment with your doctor. He or she will understand the terminology and can help you better understand your eligibility.

View the entire Blue Book listing:

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

Preparing for the Application Process

Preparing to submit your application is a very important step toward being awarded benefits. To prepare, you should collect all related medical records, financial statements, and employment information. Medical documentation should include records that prove the location of your cancer, the type of cancer you have, the extent of your cancer, your treatment records, surgical reports, and the cancer's response to treatment. Without this information, your claim could potentially be delayed or even denied.

For a complete list of the items you will need, visit the adult disability checklist, here:

<http://www.socialsecurity.gov/disability/Documents/Checklist%20-%20Adult.pdf>

Submitting Your Application and Receiving a Decision

When you are ready to begin the application, you may choose to do so online or in person. Whichever you choose, you will need to be detailed about how lung cancer has interfered with your ability to work and earn a living. If necessary, a caretaker or family member can apply on behalf of an individual who is unable to do so independently.

Typically, applicants will receive a decision within three to five months after applying. However, individuals who have small-cell lung cancer qualify for expedited processing through the Compassionate Allowance program. Through the Compassionate Allowance program, individuals with qualifying conditions can potentially receive a decision in as little as two weeks. Learn more about small cell lung cancer and the Compassionate Allowances initiative, here:

<http://www.disability-benefits-help.org/compassionate-allowances/small-cell-lung-cancer-and-social-security-disability>.

Unfortunately, many initial applications are turned down. If this happens to you, do not panic—you are allowed to appeal this decision within 60 days of receiving your notice of denial. It is encouraging to note that many more applicants are approved during the appeals process than during the initial application. Once you are awarded benefits, you will be able to focus on your health rather than your finances.