



CAP Lung Cancer Medical Writers' Circle

How to Apply for Social Security Disability with Lung Cancer

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If you have been diagnosed with lung cancer and can no longer work, you may be eligible to receive financial assistance in the form of Social Security Disability benefits. These benefits—offered by the Social Security Administration (SSA)—can be used to cover the cost of daily expenses and medical care.

This article will provide you with a step-by-step guide to applying for disability with lung cancer.

Step 1: Know Your Options

There are two main federal disability benefit programs in the United States. These benefits are Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Below you will find a brief description of each:

SSDI is a type of benefit offered to disabled workers who have paid Social Security taxes throughout their careers. The SSA measures eligibility for SSDI in 'work credits'. Essentially, work credits measure employment history, income you have earned, and taxes you have paid. To learn more about SSDI and work credits click, here: <http://www.disability-benefits-help.org/glossary/social-security-disability-insurance-ssdi>.

SSI is different from SSDI in that it is awarded based on an applicant's financial need. To qualify, applicants must have a severe, long-term health condition and must fall within the financial parameters outlined by the SSA. This program is often a good fit for individuals who do not have the employment history to qualify for SSDI benefits. Learn more about SSI eligibility, here: <http://www.socialsecurity.gov/ssi/text-eligibility-ussi.htm>.

Unfortunately, if you do not meet the requirements for either program, your application for disability benefits will not be approved.

Step 2: Research the Medical Requirements

Once you have determined which disability program is the best fit for your needs, you should familiarize yourself with the SSA's medical requirements. These requirements can be found in the official manual of disabilities—often referred to as the Blue Book. The Blue Book outlines all potentially disabling conditions and is used by the SSA to determine an applicant's medical eligibility.

Lung Cancer is listed under Blue Book section 13.14—Malignant Neoplastic Diseases of the Lungs. To qualify for Social Security Disability benefits under this particular listing, applicants must provide medical evidence that demonstrates the following:

1. Non-small-cell carcinoma that is inoperable, unresectable, or metastatic disease to or beyond the hilar nodes;

OR

2. Small-cell (or oat cell) carcinoma;

OR

3. Carcinoma of the superior sulcus (including Pancoast tumors) with multimodal antineoplastic therapy. The SSA will consider this type of lung cancer eligible for disability benefits until at least 18 months from the date of diagnosis. Thereafter, they will evaluate any residual impairment(s) under the criteria for the affected body system.

As you can see, the SSA's Blue Book is written using very technical and medical terminology. If you do not understand the requirements or aren't sure whether you meet them, schedule an appointment with your doctor. He or she will understand the Blue Book requirements and can give you a better understanding of your eligibility.

Step 3: Prepare for the Application Process

As stated in the previous section, it will not be enough to simply meet the Blue Book requirements, you will also need to collect and submit medical evidence to validate your claim. This should include documentation of your lung cancer diagnosis, reports of any treatments, documentation of your response to treatments, surgical notes, medical images, and written statements from your doctors.

You will also need to provide information about your employment history, taxes, and income. For a complete list of the items you will need, visit the following page:

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

Note that if you cannot find or access certain information, the SSA will help you do so. However, this may take additional time and could potentially slow down the decision making process.

Step 4: Submit your Social Security Disability Application

Once you are prepared to begin the application process, you can fill out the necessary forms online or by telephone with a representative from your local SSA field office. Paperwork will include the basic application form, the Adult Disability Report, a form to help understand your limitations, and a form asking permission to contact your doctors for additional information. Be sure to complete each of these forms with as much relevant detail as possible. It is important that your responses give the SSA insight into your daily life with lung cancer. If, at any time, you feel confused or overwhelmed, feel free to take breaks or ask questions.

Step 5: Waiting for a Decision

It can take as little as three months and as long as one year to receive a decision regarding your application. Fortunately, some types of lung cancer qualify for expedited application processing under the Compassionate Allowance initiative. If you meet the Compassionate Allowance requirements, it is possible to qualify for disability benefits in as little as ten days. View the following listings to see if you are eligible:

- [Non-Small Cell Lung Cancer](#)
- [Small Cell Lung Cancer](#)

You are not required to request Compassionate Allowance processing nor will you have to submit additional paperwork. The SSA will evaluate your application and will process it accordingly.

If you are approved, you will receive a letter from the SSA outlining your award and payment schedule. Expect the SSA occasionally review your claim to see if you continue to be eligible for benefits. Unfortunately, more than half of all initial applications are denied. If this happens to you, do not give up. You are allowed to appeal the SSA's decision. Use the appeals process as an opportunity to strengthen your claim and supply the SSA with additional information.

Though applying for Social Security Disability benefits may seem like a complicated process, these benefits exist to make your life easier and ease your financial difficulties—allowing you to focus on your health.