



CAP Lung Cancer Medical Writers' Circle

Lung Cancer and Social Security Disability Benefits

If you or a loved one has been diagnosed with lung cancer, the last thing you'll want to worry about is your financial situation. Fortunately, there could be help available for you. The Social Security Administration (SSA) offers resources for families who are affected by lung cancer.

What Types of Benefits are Available?

The SSA offers two forms of disability benefits. Lung cancer will have the same medical qualifications for each program, but there are specific technical qualifications.

The first form of disability benefits is known as [Social Security Disability Insurance](#), or SSDI. SSDI is for men and women who have worked all their lives but are unable to stay at their job due to their lung cancer. If you have worked at least part-time jobs for any five of the past ten years, you will likely qualify for SSDI benefits.

The second form of disability benefits, [Supplemental Security Income](#) (SSI) is for families with little to no income. SSI benefits are only for the very needy, so if you have a spouse who earns a living wage, you will not qualify for SSI benefits.

How to Medically Qualify with Lung Cancer

Every time the SSA receives an application for Social Security disability benefits, it compares the applicant's illness or disability to its medical guide called the Blue Book. The Blue Book lists hundreds of disabilities and what medical results or symptoms are needed to be approved for benefits.

Lung cancer is listed in [Section 13.14](#) of the Blue Book—Lungs. To medically qualify with lung cancer, you must be able to show one of the following:

1. You have non-small-cell lung cancer that is either:

- Inoperable
- Unresectable
- Returns despite treatment
- Has spread beyond local lung nodes

OR

2. Your lung cancer is small cell (oat cell).

Qualifying without Meeting the Blue Book Listing

If your lung cancer does not meet the SSA's Blue Book listing, you could still potentially receive benefits. You can do this through a [Medical Vocational Allowance](#). A Medical Vocational Allowance is a situation in which the SSA approves someone for disability benefits because their illness does not meet the Blue Book's requirements for "disabling," but still prevents them from working.

Example: Tom is a 61-year-old man who works at an auto body shop. He's worked on cars all his life. Tom was diagnosed with Stage II lung cancer, but the cancer is treatable. He will be going through two years of chemotherapy. His chemotherapy will prevent him from being on his feet, meaning he cannot work on cars anymore. Because Tom has no education beyond high school, no other job experience, and isn't able to be retrained for another job, the SSA awards him disability benefits.

How to Apply for Disability Benefits

If you are ready to apply for Social Security disability benefits, your first step should be to read through the SSA's Adult Disability Starter Kit. It will outline everything you'll need to apply, from medical records to personal documents.

SSDI applicants can complete the entire application online on the SSA's website. If you are applying for SSI benefits, you must do so at [your local SSA office](#). There are multiple SSA offices in every state. You can schedule an appointment by calling the SSA toll-free at 1-800-772-1213.

Whether applying in person or at your local SSA office, be sure to take your time with the application. List every doctor, oncologist, and hospital you've been treated at. The more evidence you submit to the SSA, the higher your chances of approval.

This article was contributed by the staff of Social Security Disability Help, an independent organization dedicated to helping people of all ages receive disability benefits. For any additional information, or if you have questions on qualifying, feel free to reach out to us at help@disability-benefits-help.org