Applying for Social Security Disability if You Have Breast Cancer

If you have been diagnosed with breast cancer, it may eventually (if it hasn’t happened already) become impossible for you to continue working due to your treatments or complications. The resulting lack of income adds financial worries to an already-stressful situation.

The Social Security Administration (SSA) pays monthly benefits to those with a disabling impairment. Women and men with breast cancer could qualify as long as their condition meets a listing in the Blue Book, which is the official SSA publication of disabilities, or are able to prove that they are too disabled to maintain gainful employment.

Meeting a Blue Book Listing

Breast cancer is referenced in Blue Book listing 13.10: Cancer--Breast. To qualify, you will need medical evidence showing that you meet one of the following criteria:

- You have small-cell carcinoma
- The cancer has metastasized to the chest, skin, or internal mammary nodes
- The cancer has extended past the collarbone and/or reached a minimum of 10 “auxiliary” (underarm) nodes
- The cancer returns despite treatment. Usually three months’ prescribed chemotherapy or radiation qualifies.

Sarcoma of the breast appears in Blue Book Listing 13.04. This rare cancer affects the connective tissue within the breast. If tests confirm that it has spread locally or continues to recur after antineoplastic therapy, the applicant will generally be approved for benefits.

Keep in mind that the Blue Book was written for medical professionals, so you may need to review its listings to determine if you medically qualify.

The Compassionate Allowances Program

Certain types of cancer qualify disability applicants for the Compassionate Allowances Program, which is intended to reduce the amount of time you have to wait for approval. Applicable conditions tend to be severe or advanced, so the review and approval process is completed in a matter of days instead of months.

You may qualify for a Compassionate Allowance if:

- Your breast cancer has reached Stage IV OR
- The cancer is inoperable OR
- The cancer is inflammatory (IBC)
You will not need to fill out any additional paperwork to qualify for a Compassionate Allowance—If you meet one of the above conditions, your claim should be processed in as little as two weeks. This unfortunately does not mean that you will receive benefits early, but your claim will not take 2+ years to process. The earliest that you can actually receive a payment is five months after you apply.

**Medical Vocational Allowances**

Even if your type or stage of breast cancer doesn’t meet any of the listed Blue Book conditions, you can still potentially qualify for benefits under a medical vocational allowance. A medical vocational allowance is where the SSA acknowledges you cannot work even without meeting its medical criteria. Your best chance of qualifying for a medical vocational allowance is by asking your oncologist to fill out a residual functional capacity (RFC) form, which describes the ways that breast cancer has impacted your ability to work. You can download an RFC online.

The SSA will review your medical records and RFC form to assess the extent to which cancer has affected your everyday functioning as well as whether you can work at a job you would normally be qualified for. If the RFC analysis leads to a disability finding, you can be granted benefits under a medical vocational allowance. The more physically intensive your job, or the more aggressive your anticancer therapies, the higher your chances of approval through an RFC.

**Applying for Benefits**

The application process requires you to complete several forms and submit them to the SSA, together with medical documentation that supports your breast cancer diagnosis. Examples of the latter include mammogram images, treatment records, and pathology reports. The SSA uses this information to determine if your condition is preventing you from maintaining gainful employment. You can get the process started by reviewing the SSA’s Disability Starter Kit.

Monthly cash benefits will help you meet your financial needs and let you concentrate on beating breast cancer. For more information, visit the SSA's website, schedule an appointment to go to your nearest SSA office, or call the SSA toll-free at 1-800-772-1213. Once approved, you can use your benefits to pay for any medical bills, rent or a mortgage, household needs like groceries or utility bills, or even simply leisurely activities like going to the movies or a new book. Disability benefits were designed to help you focus on what’s important: Your treatments and health.