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Social Security Disability Insurance for People with Cancer

Social Security Disability Insurance (SSDI) is a federal disability insurance benefit earned by people who have worked and paid into Social Security. It's only available to people who have disabilities that keep them from working. If you have cancer, you may be able to have your SSDI application processed more quickly

Who qualifies for SSDI?

- People who have worked for a number of years and had enough money taken out of their paychecks for Social Security (FICA)
- Self-employed people who paid self-employment taxes
- **You must meet Social Security's very strict definition of disability to qualify for SSDI.**
- Having a low income or financial needs do not affect whether you can get SSDI.

If you get turned down for SSDI, reapply, and appeal if necessary. Many cases end up being approved after an appeal. The amount you get from SSDI will be based on how long you worked, and how much Social Security tax (also called FICA) was taken from your pay. Once you apply for SSDI, the disability clock starts running.

If your disability application is approved, you will usually receive your first benefit payment six months after the date the Social Security Administration finds that your disability began. You will also become eligible for Medicare after you've received SSDI benefits for 2 years.

If you qualify and start getting SSDI, your spouse and any eligible children can also apply for SSDI. If you find you don't qualify for SSDI, but you are disabled and have

limited income and resources, look into [Supplemental Security Income](#)¹ (SSI). This program also can pay benefits to the disabled, but is based on your income and need.

If you have certain serious illnesses, including some types of cancer, it may take less time to be approved. The Social Security Administration can speed up their review of disability applications for people who have a diagnosis that's on their [Compassionate Allowances](#)² list.

How can I find out more about SSDI?

- Visit www.ssa.gov³ online – choose **disability**
- Visit ssabest.benefits.gov⁴ to learn about Social Security benefits you might be eligible for including SSDI
- Go to your nearest Social Security office
- Call 1-800-772-1213 (TTY 1-800-325-0778). Have your Social Security number handy.

You can find out how much you would get from SSDI by looking at your Social Security statement. The statement shows your work history and an estimate of what your benefits would be at this time. To get a Social Security statement:

- Call 1-800-772-1213 (TTY 1-800-325-0778) and ask for Form SSA-7005 (Request for Social Security Statement). Complete the form and return it to the Social Security Administration.
- Request a statement online through Social Security's website at www.ssa.gov⁵. Click on My Social Security on the left side of the page.

Note that SSDI (Social Security Disability Insurance) is different from SSI (Supplemental Security Income).

SSI is for people who didn't pay enough into Social Security during their working years, or who haven't worked recently enough to qualify for SSDI. However, some people who were employed for short times or whose income was very low may qualify for both SSDI and SSI because their SSDI payment is so low. In that case, the SSI payment is reduced by the amount of SSDI the person gets. See more information on [Supplemental Security Income](#)⁶.

Hyperlinks

1. www.cancer.org/treatment/finding-and-paying-for-treatment/managing-costs/supplemental-security-income-for-people-with-cancer.html
2. www.ssa.gov/compassionateallowances/conditions.htm
3. www.ssa.gov/
4. ssabest.benefits.gov/
5. www.ssa.gov/
6. www.cancer.org/treatment/finding-and-paying-for-treatment/managing-costs/supplemental-security-income-for-people-with-cancer.html
7. <http://www.ssa.gov/>
8. <http://www.ssa.gov/>

Additional resources

Along with the American Cancer Society, other sources of information and support are listed below.

Benefit Eligibility Screening Tool (BEST) - Website: <https://ssabest.benefits.gov/>

Social Security Administration (SSA) Toll-free number: 1-800-772-1213 TTY: 1-800-325-0778 Website: www.ssa.gov (<http://www.ssa.gov/>)⁷

State Health Care Marketplaces – US Department of Health and Human Services
Toll-free number: 1-800-318-2596 (also in Spanish) TTY: 1-855-889-4325
Website: www.healthcare.gov ()⁸

**Inclusion on these lists does not imply endorsement by the American Cancer Society.*

References

Social Security Administration (SSA). *Disability benefits*. Accessed at <https://www.ssa.gov/benefits/disability/> on October 14, 2021.

US Department of Health and Human Services (State Health Care Marketplaces). *People with disabilities*. Accessed at <https://www.healthcare.gov/people-with-disabilities/no-disability-benefits-no-coverage/> on April 19, 2019.

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