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Supplemental Security Income for People with Cancer

The Supplemental Security Income (SSI) program pays a monthly benefit to people age 65 or older, blind, or disabled adults and children who have limited income and resources. It provides cash to meet basic needs for food, clothing, and shelter. If you have cancer, you may be able to have your SSI application processed more quickly.

Who qualifies for SSI?

- To get SSI, your income and assets must be below a certain level. These levels and the amount you could get from SSI vary from state to state.
- **You or your child must meet Social Security's very strict definition of disability to qualify for SSI payments.**
- SSI is also an option for disabled children whose families have very limited income.
- If you're approved, there's a maximum monthly amount. Most states chip in a bit more to increase the SSI monthly payment, which varies from state to state.
- In some states, Medicaid is automatically given to people (including children) who get SSI, but in other states you have to apply for Medicaid separately.
- People who get [Medicare](#)¹ may also qualify for SSI and [Medicaid](#)² if their income is low and they meet the other requirements.
- If you're applying for SSI for your child, you'll need to complete the SSI application and a Child Disability Report. The report collects information about the child's disabling condition and how it affects their ability to function. You can get this report form from Social Security (see "How to find out more about SSI" below).
- If you or your child is turned down for SSI because you don't meet their disability standard, **reapply, and appeal if necessary**. Many cases end up being approved after an appeal.

When would SSI start?

The SSI approval process can be short but it often takes many months – and can take a year or more – before all the information is processed, appeals are done, and a decision is reached.

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](#)³ list.

How can I find out more about SSI?

- Visit [ssa.gov](#)⁴ - choose **disability**, then select **publications**.
- Go to your nearest Social Security office for information and help.
- You can call 1-800-772-1213 (TTY 1-800-325-0778) for more information. Have your (or your child's) Social Security number handy.

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

SSDI is for those who paid enough into Social Security during their working years, and who have worked recently enough to qualify. For both SSI and SSDI, a person must meet Social Security's definition of disability.

Some people who were employed for short times or whose income was very low may qualify for SSDI, but still qualify for SSI as well because their SSDI payment is so low. In that case, the SSI payment is reduced by the amount of SSDI the person gets. See our information on Social Security Disability Income.

Is there a downside to getting SSI?

People who get SSI may find that it can affect other government benefits such as state or local welfare programs. If you get other benefits, these benefits might also affect your SSI. Talk to Social Security about this, or find out more from your cancer treatment team or social worker.

Hyperlinks

1. www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/government-funded-programs/medicare-medicaid/medicare-overview.html
2. www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/government-funded-programs/medicare-medicaid/medicaid.html
3. www.socialsecurity.gov/compassionateallowances
4. www.ssa.gov/
5. www.ssa.gov/
6. www.societysource.org/sites/CC/HP/CC/Shared%20Documents/Other%20Sources%20of%20Financial%20Help%20Chunks/www.medicaid.gov/index.html

Additional resources

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

Social Security Administration (SSA) Toll-free number: 1-800-772-1213 TTY: 1-800-325-0778 Website: www.ssa.gov (www.ssa.gov)⁵

- Has general information, qualification criteria, and information about how to apply for program benefits (such as Social Security Disability Income and Supplemental Security Income if you cannot work). Makes referrals to local SSA and Medicare/Medicaid offices

Medicaid – US Department of Health and Human Services Toll-free number: 1-877-696-6775 Website: www.medicaid.gov/index.html (www.societysource.org/sites/CC/HP/CC/Shared%20Documents/Other%20Sources%20of%20Financial%20Help%20Chunks/www.medicaid.gov/index.html)⁶

- Has more about Medicaid coverage and eligibility. Your state social service or human service agency can give you the best answers to questions about your benefits, eligibility, and fraud.

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

References

Coalition Against Insurance Fraud. Fake Health Plans Accessed at www.insurancefraud.org/scam-alerts-fake-health.htm on February 16, 2015.

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US Department of Health and Human Services (State Health Care Marketplaces). *Supplemental Security Income (SSI) disability and Medicaid coverage*. Accessed at <https://www.healthcare.gov/people-with-disabilities/ssi-and-medicaid/> on May 3, 2019.

US Federal Trade Commission. Suspect a Health Care Scam? Here's What to Do. Accessed at www.consumer.ftc.gov/articles/0394-suspect-health-care-scam on February 18, 2015.

Last Medical Review: May 13, 2019 Last Revised: May 13, 2019

Written by

The American Cancer Society medical and editorial content team
(www.cancer.org/cancer/acs-medical-content-and-news-staff.html)

Our team is made up of doctors and oncology certified nurses with deep knowledge of cancer care as well as journalists, editors, and translators with extensive experience in medical writing.

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