

Breast Cancer and Social Security Benefits

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If you or a woman you love has been diagnosed with breast cancer, there may be resources available for you and your family. The Social Security Administration ([SSA](#)) offers disability benefits for people in need who are unable to work. While women with breast cancer do not qualify with simply a diagnosis, thousands of people receive disability benefits for breast cancer every year.

Medically Qualifying with Breast Cancer

Knowing if you medically qualify for disability benefits with breast cancer is the most challenging component of any Social Security disability application. Any disability applicant must be able to prove that she is unable to work for at least 12 months, or her condition is terminal. When the SSA receives your application, it will compare your breast cancer's diagnosis to the [Blue Book](#), its own medical guide listing exactly what test results or symptoms you'll need to qualify. According to the Blue Book, your breast cancer will qualify if:

- Your cancer has spread to 10 or more auxiliary nodes, or has spread to an area distant from its origin, OR
- Your cancer has returned despite anticancer therapy. Three months or longer usually qualifies, OR
- Your breast cancer is small-cell/oat cell
- Your breast cancer has secondary lymphedema as well, which required treatment via surgery, and the surgery affected your ability to use your arm. This will be considered disabling for at least 12 months.

Additionally, any woman with metastatic breast cancer or IBC will not only automatically medically qualify, but will additionally qualify for a Compassionate Allowance. Under the Compassionate Allowances Initiative, the SSA will flag applications that are clearly disabling for expedited review. If your breast cancer is metastatic, or if you have IBC, you can expect to be approved in as little as 10 days.

Qualifying Without the Blue Book

Under these listings, most women will not medically qualify unless their breast cancer is Stage III-B or beyond. This does not mean you shouldn't apply! Depending on your work history, women with less advanced forms of cancer can still be approved.

To qualify without the Blue Book, you will need to be approved under a Medical Vocational Allowance. This is the SSA's way of acknowledging your disability without meeting a Blue Book listing. Older women without a college degree and who work blue-collar jobs will have a much easier time qualifying for a [Medical Vocational Allowance](#). This is because older adults will be less able for retraining,

may not have skills in another field due to a lack of a degree, and need to be in good physical health to earn income.

For example, a 55-year-old woman with Stage II breast cancer will not meet a Blue Book listing, but depending on her career, she might qualify. If she's worked in retail all her life and never went to college, she would be completely unable to earn income if her breast cancer treatments will take more than 12 months to be completed. In this situation, she should apply for a Medical Vocational Allowance.

To qualify, you'll need your doctor to fill out a [Residual Functional Capacity](#) (RFC) evaluation, which can be downloaded online. An RFC goes over exactly how much physical work you can do, from standing for long periods of time, to lifting weight.

Starting Your Social Security Application

Most Social Security applicants can apply [entirely online](#), but you can also apply at your closest SSA office if you wish. You can schedule an appointment with your local [Social Security office](#) by calling the SSA toll-free at 1-800-772-1213. Approval will take three to five months (again, significantly less time for those who qualify for a Compassionate Allowance). Once approved, you can focus on what's important: your health.

Helpful Links:

SSA: <https://www.ssa.gov/>

The Blue Book for Breast Cancer:

https://www.ssa.gov/disability/professionals/bluebook/13.00-NeoplasticDiseases-Malignant-Adult.htm#13_10

Medical Vocational Allowance:

<https://www.disabilitybenefitscenter.org/glossary/medical-vocational-allowance>

RFC: <https://secure.ssa.gov/apps10/poms/images/SSA4/G-SSA-4734-U8-1.pdf>

Local SSA Offices: <https://www.disabilitybenefitscenter.org/state-social-security-disability>

Apply Online: <https://secure.ssa.gov/iClaim/dib>

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