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Social Security Disability Income for People with Cancer

Social Security Disability Income (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 become eligible for Medicare after 24 months.

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 low-income and disabled, look into Supplemental Security Income (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](#)¹ list.

How can I find out more about SSDI?

- Visit www.ssa.gov² online – choose **disability**, then select **publications**
- Visit ssabest.benefits.gov³ 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.gov⁴. Click on My Social Security on the left side of the page.

Note that SSDI (Social Security Disability Income) is different from SSI (Supplemental Security Income). SSI is for low-income people who didn't pay enough into Social Security during their working years, or who haven't worked recently enough to qualify for SSDI. See our information on Supplemental Security Income for more. To get SSI or SSDI, a person must meet Social Security's definition of disability.

Hyperlinks

1. www.ssa.gov/compassionateallowances/conditions.htm
2. www.ssa.gov/
3. ssabest.benefits.gov/
4. www.ssa.gov/
5. <http://www.ssa.gov/>
6. <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/>)⁵

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 ()⁶

**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 April 19, 2019.

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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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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