Applying for Social Security Disability Benefits with a Brain Tumor

If you have been diagnosed with a brain tumor, it is very likely that the symptoms that you are experiencing and the side effects of any treatment you may need will make it impossible to work. Fortunately, there may be financial assistance available. The Social Security Administration (SSA) offers financial resources for those who are unable to work due to an injury or illness.

The Social Security Disability Programs

The SSA offers two different disability programs: <u>Social Security Disability Insurance</u> (SSDI) and <u>Supplemental Security Income</u> (SSI). Each program has its own qualifying criteria, but medically, eligibility is exactly the same.

Most adults apply for SSDI benefits. To qualify for SSDI benefits, you must have earned enough work credits through prior work history. The exact number of work credits needed in order to qualify will vary depending on your age, although if you have earned at least \$5,000 in taxable income every year, you will likely qualify.

SSI benefits are only for the most needy Americans. This means that if you have a high household income, you will not qualify. As of 2016, your household income cannot exceed \$773 per month as an individual or \$1,100 per month if you are married. Additionally, the SSA will evaluate your assets when you apply for SSI benefits. If you have multiple cars or homes, saved cash, stocks, or life insurance, you will likely not qualify for SSI benefits.

How to Medically Qualify for Social Security Disability Benefits with a Brain Tumor When you apply for Social Security Disability benefits, the SSA will compare your condition to a listing of conditions known as the <u>Social Security Blue Book</u>. This publication contains a listing of all of the conditions that can possibly qualify for disability benefits, along with the criteria that must be met for each listing. For malignant brain tumors, the SSA evaluates claims under Section 13.13—Nervous System.

According Section 13.13 of the Blue Book, to medically qualify for Social Security disability benefits with a brain tumor you must be able to prove that you suffer from a central nervous system malignant neoplasm (brain tumor) and that:

- The tumor is highly malignant with documented metastases or has been graded grade III or IV and the tumor is progressive or recurrent following initial antineoplastic therapy;
 OR
- You suffer from peripheral nerve or spinal root cancerous growth that is either metastatic or progressive or recurrent following initial therapy.

You will want to provide the SSA with medical documentation proving that your condition meets the above guidelines in order to have the best chance of receiving an approval of benefits during the initial stage of the application process.

The Compassionate Allowances Program

If you have been diagnosed with a brain tumor, you may qualify for benefits under the SSA's <u>Compassionate Allowances</u> program. If the type of brain tumor you have been diagnosed with is a lioblastoma multiforme tumor, you may be able to be approved for benefits in less than two weeks, rather than waiting the traditional three to six months that it takes to complete a disability claim.

In order to be approved for benefits under the Compassionate Allowances program due to liioblastoma multiforme, you will want to provide the SSA with copies of your patient history, neurological examination records, records of diagnostic procedures, and biopsy reports.

Applying for Disability Benefits

You can submit an application for disability benefits online at the SSA's website or in person at your local Social Security office. You will be asked to fill out a number of forms and provide medical evidence to support your claim. The most important component of applying will be listing exactly every oncologist who has treated you, as well as every hospital where you've received treatment.

For standard claims, it will take three to six months from the date of your application to receive a decision. For Compassionate Allowances claims, you may be approved for benefits in less than two weeks.

With carefully submitted medical records, you will hopefully be approved quickly and be able to focus on what's important: recovery.

This article was provided by the staff of Social Security Disability Help. For any additional questions or assistance, you can reach them at help@disability-benefits-help.org