

Qualifying for Social Security Benefits With Breast Cancer

If you have been diagnosed with breast cancer, you might be eligible for Social Security disability benefits. [The Social Security Administration](#) (SSA) offers monthly resources for people in need who are unable to work. While a breast cancer diagnosis may not automatically qualify, thousands of women are able to receive benefits to help pay for medical care and any other daily living needs while undergoing treatment.

Medically Qualifying for Disability Benefits

The first step will be meeting the SSA's medical criteria for disability benefits, known as the Disability Evaluation Under Social Security. There are a few ways to [qualify with breast cancer](#):

1. Your cancer has spread to your collarbone
2. Your cancer has spread to 10+ distant lymph nodes
3. You have IBC or metastatic cancer
4. You had additional lymphedema that required surgery to restore use of an arm
5. Your cancer is inoperable

The SSA's medical criteria can be [reviewed online](#), so you can go over the listings with your doctor to determine if you qualify.

Qualifying Without meeting a Listing

Many women with breast cancer are diagnosed at Stage 0, I, or II, which doesn't meet the medical criteria for qualification. This does *not* mean that your claim will automatically be denied. You may still qualify under what's called a Medical Vocational Allowance. It's essentially the SSA's way of approving people not based on severity of a condition, but an applicant's inability to work.

You will only qualify for a Medical Vocational Allowance if you can prove that you're completely unable to earn \$1,190 per month due to upcoming surgeries, chemotherapy, radiation, or any other breast cancer treatments. You'll also need to prove that your treatments will last more than one year.

One of the best ways to qualify for a Medical Vocational Allowance is through a Residual Functional Capacity (RFC) evaluation. This SSA-standard document determines exactly how much physical work you're able to perform. Your doctor can fill this out on your behalf—[download one](#) for your oncologist online.

Starting Your Application

The easiest way to apply for breast cancer is online on the SSA's website. You can also create a My SSA account to check the status of your claim once you've completed your application.

If you'd prefer to apply with the help of a Social Security representative, you can certainly do so by applying in person. Make an appointment to apply at your closest [Social Security office](#) by calling the SSA toll free at 1-800-772-1213. Always make an appointment over the phone first—it's unlikely that you can drop in and apply on the spot!

The average claim is approved within three to five months. Women with IBC or metastatic breast cancer are often approved in as little as two weeks. Once approved, you can focus on your health and treatments.

Helpful Links

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

More on qualifying with breast cancer: <https://www.disability-benefits-help.org/disabling-conditions/breast-cancer>

The SSA's criteria for breast cancer: https://www.ssa.gov/disability/professionals/bluebook/13.00-NeoplasticDiseases-Malignant-Adult.htm#13_10

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

SSA offices: <https://www.disability-benefits-help.org/social-security-disability-locations>

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