Quick Guide to Disability Insurance

If you have been diagnosed with cancer and are undergoing treatment, you may find that you are no longer able to work and earn a living the same way that you were before your diagnosis. Disability insurance may provide you with some income if you are unable to work because of your medical condition. Disability insurance benefits are offered by the federal government, some state governments, or through a private insurance company.

Federal Disability Insurance

Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) are both federal programs that provide financial assistance to people with disabilities, and are both administered by the Social Security Administration (SSA). To qualify for disability benefits from the SSA, you must have a disability within the SSA's definition of disability:

- You cannot do your job; **and** you cannot adjust to a new job; **and** your disability has, or is expected to, last for at least one year or to result in death.

SSA will use this process to see if you qualify for disability benefits:

1. Are you working, and your earnings average more than $1,770 a month (in 2027)?
   If yes, you will not be deemed disabled for SSDI. If no, proceed to step 2.
2. Is your medical condition "severe"?
   If yes, proceed to step 3. If no, you will not be deemed disabled.
3. Is your medical condition found in the list of disabling conditions/impairments?
   If yes, then you are deemed disabled. If no, then the SSA will look at the severity of the condition. If the SSA deems the condition severe enough, you are deemed disabled. If the SSA does not deem the condition severe enough, proceed to step 4.
4. Can you do the work you did previously?
   If yes, you will not be deemed disabled. If no, proceed to step 5.
5. Can you do any other type of work?
   If yes, you will not be deemed disabled. If no, you will be deemed disabled.

Social Security Disability Insurance (SSDI)

You may qualify for SSDI benefits if you are "insured," meaning that you have worked long enough and have paid Social Security taxes to earn work credits. SSDI work credits are based on your total yearly wages or self-employment income. In 2027, you will earn one credit for each $1,970 of wages or self-employment income. When you've earned $7,880, you have earned your four credits for the year. Generally, the year that you became "disabled" will determine the amount of work credits you will need. You can register for a "My SSA" account online to track your credits at ssa.gov/myaccount.

The maximum monthly benefit from SSDI, for someone who is not blind, is $4,188 per month in 2027. You will automatically receive health insurance through Medicare after you have received SSDI benefits for 2 years through the SSA. For more information about Medicare see our Quick Guide to Medicare: TriageCancer.org/QuickGuide-MedicareExtended.

For more information on SSDI, visit ssa.gov/pubs/EN-05-10029.pdf.

Supplemental Security Income (SSI)

You may qualify for SSI benefits if: you have a low income level (income limit can vary); and are aged 65+; or blind; or "disabled." The 2027 maximum federal amount for most individuals receiving SSI is $1,029 per month. Most states provide a supplemental payment in addition to that amount.

You will receive payments beginning the first full month after becoming disabled. Additionally, some states provide Medicaid eligibility to people eligible for SSI benefits. There are cases where you can receive both SSDI and SSI benefits at the same time. For more information on SSI, visit ssa.gov/pubs/EN-05-11000.pdf.

SSA Compassionate Allowances

The SSA Compassionate Allowances program was started to provide benefits quickly to applicants whose medical conditions are so serious that their conditions should meet the SSA disability standards. Compassionate Allowances is not a separate program from SSDI or SSI. Approximately 60 cancer diagnoses fall under the Compassionate Allowances program. For more information about Compassionate Allowances, visit ssa.gov/compassionateallowances.

What happens if your SSDI or SSI application is denied?

Many applications are initially denied. You must appeal in writing within 60 days of receiving the denial letter, and the SSA assumes that you received the denial letter 5 days after the date on the letter. Be sure to work with your health care team throughout all stages of the appeals process.

There are 4 levels of the appeal process:

- Request for Reconsideration - A complete review of your claim by someone who did not take part in the first decision.
- ALJ Hearing - The hearing will be conducted by an administrative law judge (ALJ), and is usually held within 75 miles of your home. It is usually in your best interests to attend the hearing, because the judge might ask you questions.
- Review by Appeals Council - The Appeals Council may deny a request if it believes the ALJ hearing decision was correct.
- Federal Court Review - If you disagree with the Appeals Council's decision, or if the Appeals Council decides not to review your case, you may file a lawsuit in federal district court.

For more information on the appeals process, visit ssa.gov/ssi/text-appeals-ussi.htm. For information about hiring an SSDI appeals attorney, see our Quick Guide to Legal Assistance: TriageCancer.org/QuickGuide-LegalAssistance.

State Disability Insurance

California, Hawaii, New Jersey, New York, Puerto Rico, and Rhode Island offer short-term disability programs. The maximum amount of time that you can receive benefits for short-term disability is between 6 to 12 months (varies per state). You may be able to receive both SSDI and state disability, but check with your state about any rules. For more information, visit TriageCancer.org/StateResources or read the Quick Guide to State Disability Insurance: TriageCancer.org/QuickGuide-StateDisabilityInsurance.

Private Disability Insurance

You can also purchase short-term and/or long-term disability insurance directly from a private insurance company. Private disability insurance can also be offered by your employer as an employee benefit. See our Quick Guide to Long-Term Disability Insurance: TriageCancer.org/QuickGuide-LTD.

For more information about Disability Insurance, visit TriageCancer.org/DisabilityInsurance.

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