

Social Security Disability Insurance and breast cancer



Social Security Disability Insurance (SSDI) is a federal benefit for people with long-term disabilities who are unable to work. Some cancers are considered disabilities by the Social Security Administration (SSA).

You do not need to have a low income or financial need to get SSDI.

[Check eligibility for Social Security benefits](#)

(800) 772-1213



Requirements include having:

Worked for a combined 5 of the last 10 years

Been out of work or expected to be out of work for at least 12 months because of a medical condition that meets the SSA's definition of a disability

Things to know about applying for SSDI

The application process usually takes 3 to 5 months. In some cases it may take longer, so consider applying as soon as you are unable to work.

If you are approved, you will not receive benefits until the **sixth full month of disability**.

If you are approved and begin to receive SSDI, your [spouse and eligible children can also apply](#) for SSDI benefits.

If your application is denied, **you may appeal the decision**.

After 2 years on SSDI, Americans become eligible for health coverage through Medicare.

If after some time on SSDI you want to try working again, contact SSA about programs that may allow you to do so without risking your health insurance coverage. More information about **returning to work after receiving SSDI** is available on the [SSA website](#).

SSDI and metastatic breast cancer

Some serious conditions and disabilities, including stage IV, or metastatic breast cancer (MBC), are included on SSA's **Compassionate Allowances List** (CAL). This means if you have been diagnosed with MBC, the application review process for eligibility for SSDI benefits may be quicker. Keep in mind, having a condition on the CAL (including an MBC diagnosis) is not a guarantee of approval.

Other disability programs and resources

Supplemental Security Income (SSI) is another federal program that helps people in need. It is not the same as SSDI. SSI is based on income and financial need. **It is possible to get SSI and SSDI.**

For information about SSI, work-sponsored disability insurance, and state disability insurance, visit our **Work accommodations and disability insurance and benefits page**.



Additional SSDI resources

You may want to talk to a financial navigator, nurse navigator, or social worker at your cancer center about applying for SSDI. **Other resources include:**

American Cancer Society

(800) 227-2345



Cancer and Careers

(646) 929-8032



Triage Cancer

(424) 258-4628



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