

# Social Security Disability Benefits

## Preparing for financial support

*A serious medical illness can cause many changes in your life. You may not be able to work. If this happens, you may want to apply for Social Security Disability benefits.*



*Scan for a digital copy of this handout.*

## What benefits does Social Security offer?

The Social Security Administration (SSA) has two main disability benefit programs:

- Social Security Disability Insurance (SSDI)
- Supplemental Security Income (SSI)

To qualify for aid, your disability must:

- Keep you from doing any kind of work for which you are suited
- Be expected to last for at least 1 year, or result in death

## Social Security Disability Insurance (SSDI)

SSDI offers financial aid to disabled workers who are under age 65. Social Security reviews your tax records to see if you qualify for SSDI.

If you have not worked or paid Social Security taxes throughout your life, SSDI is not the best fit for you.

If you are approved for SSDI, you will need to wait 5 months from the date of disability until you receive benefits. After receiving SSDI benefits for 2 years, you qualify for Medicare.



*If you cannot work because of your health, you may qualify for Social Security Disability benefits.*

## Supplemental Security Income (SSI)

This program provides aid to disabled people who have very limited finances. SSI is not based on your work history or tax returns.

Approval depends entirely on your income and financial resources.

SSI benefits begin as soon as you are approved. Recipients may also be eligible for Medicaid and the Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps).

## Will I qualify for SSDI or SSI?

Many people with a serious illness qualify for SSDI or SSI. Most people receive a decision 3 to 6 months after they apply.

Some diagnoses also qualify for rush processing through the *Compassionate Allowances Initiative*. These people may receive a decision in as little as 10 days.

## How do I apply?

There are 3 ways to apply for benefits:

- Visit [www.socialsecurity.gov/disabilityssi/apply.html](http://www.socialsecurity.gov/disabilityssi/apply.html)
- Call 1.800.772.1213
- Visit your local Social Security office

## Resources

- **SSA benefit calculators:**  
[www.ssa.gov/planners/benefitcalculators.html](http://www.ssa.gov/planners/benefitcalculators.html)
- **Social Security Disability:**  
[www.ssa.gov/disability/professionals/bluebook](http://www.ssa.gov/disability/professionals/bluebook)
- **Compassionate Allowances Initiative:**  
[www.ssa.gov/compassionateallowances/index.htm](http://www.ssa.gov/compassionateallowances/index.htm)
- **For a full review of disability programs:**  
Read “The Manual: A Legal Resource Guide for People with Cancer” on the Cancer Legal Resource Center website, [www.cancerlegalresourcecenter.org](http://www.cancerlegalresourcecenter.org), or call their office at 1.866.843.2572.

### Questions?

Your questions are important. Call your doctor or healthcare provider if you have questions or concerns.

**Your provider or social worker’s name and number:**

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