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Social Security Disability and Brain Tumors

Being diagnosed with a brain tumor can present many obstacles in a person's life—among these: the inability to work and earn a living. The resulting loss of income can cause serious financial distress. In situations like these, individuals may need to turn to Social Security Disability benefits to relieve the financial burden that often accompanies serious health conditions.

The following article will serve as a starting point for those interested in learning more about disability benefits and will take you step-by-step through the application process.

Step 1: Know Your Options

There are two main federal disability benefit programs. These are Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). Each of these programs is operated by the Social Security Administration (SSA) to provide financial assistance to different groups of people.

SSDI offers financial assistance to disabled workers who are under the age of 65. Eligibility for SSDI is dependent upon an applicant's past employment, income, and tax contributions. If you have not worked or paid Social Security taxes throughout your career, SSDI benefits will not be the best fit for you. It is important to note that when an applicant qualifies for SSDI benefits, they will automatically become eligible for Medicare after a two-year waiting period.

SSI is a needs-based benefit program that provides assistance to disabled individuals who are struggling financially. SSI differs from SSDI in that it is not contingent upon work history or tax contributions. Instead, SSI eligibility is solely dependent on an applicant's income and financial resources. Once an applicant becomes eligible for SSI benefits, he or she will immediately become eligible to receive Medicaid.

For more information regarding both types of benefits, visit the following page: <http://www.disability-benefits-help.org/disability-tips/difference-between-social-security-disability-insurance-ssdi-and-ssi>.

Step 2: Research the Social Security Disability Medical Criteria

Each applicant for disability benefits must meet specific medical criteria pertaining to their particular condition. These requirements are found in the SSA's Blue Book. The Blue Book is separated into listings that cover different conditions or groups of conditions that qualify for disability benefits. Brain tumors are evaluated under [Blue Book listing 13.13](#). To qualify under this listing, applicants must meet the following criteria:

- The applicant's tumor must be highly malignant. This may include medulloblastoma, neuroectodermal tumors with documented metastases, grades III and IV astrocytomas,

glioblastoma multiforme, ependyoblastoma, diffuse intrinsic brain stem gliomas, or primary sarcomas;

OR

- The applicant's tumor must be progressive or recurrent despite initial treatment

If you have a benign brain tumor, your application for disability benefits will be evaluated under [Blue Book listing 11.05](#).

Do not be discouraged if you do not meet a Blue Book listing. If your symptoms are severe enough to keep you from working, you may qualify for benefits under something known as a medical vocational allowance. Essentially, this means that the SSA will evaluate your age, your past work experience, and your ability to complete work-related tasks to determine whether or not you are capable of holding a job. If it is determined that you are not capable of working, the SSA will deny your application and will provide you with career suggestions. If it is determined that you cannot work, your application is likely to be approved.

Step 3: Prepare to Submit your Social Security Disability Application

Before beginning the initial application for benefits, it is imperative to first gather all relevant information needed to support your claim. This should include findings of exams, laboratory results, diagnosis from a medical professional, treatment history, and written statements from your doctors.

You will also be required to supply non-medical records to support your claim for disability benefits. For a list of required documents, visit the Social Security Disability Adult Interview Checklist:

<http://www.socialsecurity.gov/disability/Documents/Checklist%20-%20Adult.pdf>

Step 4: Submit Your Application and Receiving a Decision

Once you have collected the required documents, you can apply for benefits online or in-person at your local Social Security office. The actual application is made up of several different forms. It is important that you take your time to review each of these and complete them in as much detail as possible. Any incomplete, inconsistent, or false information can cause your claim to be delayed or even denied.

On average it takes three to six months to receive a decision regarding an initial disability application. Fortunately, some types of brain tumors are eligible for Compassionate Allowance processing. This means that applicants with qualifying conditions can receive disability benefits in as little as ten days. The following listings may apply:

- [Glioblastoma Multiforme](#)
- [Glioma Grade III and Grade IV](#)

Access a list of all Compassionate Allowance conditions, [here](#).

Step 5: Receiving a Decision

If your application is approved, you will receive a letter in the mail containing details regarding your approval and payment schedule.

More than half of all initial applications are denied. If your application is denied, do not panic. You have the option of appealing the decision within 60 days of receiving your decision letter. Although the appeals process may seem daunting, many more applicants are approved at this stage of the application than during the initial application.

Remember, once you are approved for disability benefits, you'll be able to focus on your health and recovery rather than your finances.