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## Medically Qualifying for Social Security with Lymphoma or Leukemia

A cancer diagnosis is scary. The last thing your family should worry about is whether or not you'll be able to afford blood cancer treatments. Fortunately, there may be help available for you. The Social Security Administration (SSA) offers financial resources for people with blood cancer who are no longer able to work due to their medical condition.

### Typical Social Security Disability Qualification

When the SSA receives your initial application for Social Security benefits, Disability Determination Services (DDS) will compare your blood cancer diagnosis to the SSA's own medical guide known as the Blue Book. The Blue Book lists how severe your blood cancer needs to be in order to medically qualify for disability benefits.

Leukemia and lymphoma are both included in the Blue Book in [Section 13.00—Cancer](#). In fact, 9 forms of blood cancer are listed on the SSA's Compassionate Allowance list. [Compassionate Allowances](#) are conditions or illnesses that clearly warrant disability approval. The SSA will expedite the approval process for anyone with one of the following forms of blood cancer:

- Acute Leukemia
- CML (Blast Phase)
- Adult Non-Hodgkin Lymphoma
- Child Lymphoblastic Lymphoma
- Child Lymphoma
- Lymphoma Granulomatosis – Grade III
- Mantle Cell Lymphoma
- Primary Central Nervous System Lymphoma
- Primary Effusion Lymphoma

But what if your cancer isn't "severe" enough to meet a Blue Book listing and isn't one of the rare forms of Blood Cancers listed as Compassionate Allowances? You could still qualify for Social Security benefits. This is done through what's called a Medical Vocational Allowance.

### Understanding Medical Vocational Allowances

A Medical Vocational Allowance is an approval for disability benefits even if you do not meet a Blue Book listing. The SSA basically says, "You do not meet our criteria, but it's clear that you're too ill to work anyway." There are two primary pieces of evidence you'll need to submit to be approved for a Medical Vocational Allowance:

*Your cancer complications or your treatment makes you so ill, you cannot work at your current job for at least 12 months, **and***

*You cannot transfer any skills you've gained from your past jobs to another, less strenuous job.*

How can you prove that your cancer and its treatment satisfy criteria 1 & 2? You will need your doctor to fill out a Residual Functional Capacity (RFC) form. This evaluation will outline exactly how much work you are able to do, including: how much weight you can lift, how long you're able to sit, stand, and walk in one day, and if certain environments (extremely cold or hot workplaces) will affect your ability to work.

You can [download an RFC](#) for a doctor to fill out on your behalf. It is very important for your doctor to list every illness you're experiencing due to your blood cancer or its treatment. For example, your chemotherapy may cause nausea that keeps you from performing any work during treatment.

#### Important Factors to Keep in Mind:

**1. Older applicants will have an easier time getting approved.** This is because the SSA thinks that older applicants (50+) will be less likely to be retrained for another position.

**2. If you do not have a college degree, you will also have an easier time with approval.** If you hold a college degree, the SSA will likely think that you have transferrable skills to some kind of desk job. If there is sedentary work needed that you're qualified for, you will not be approved for disability benefits.

**3. If your skillset cannot be transferred to another career, you'll likely be approved.** For example, a man who's only ever worked on an assembly line will have a very difficult time transferring any skills he's learned to a desk job. A man who's had a successful career in marketing, however, may have a harder time getting approved. A marketer is likely to have many skills that can be transferred to other jobs (experience with computer software, typing, phone skills), and a marketer has a sedentary job. The less physically demanding your job is, the less likely you will be approved for benefits.

#### How to Know if You'll Qualify for a Medical Vocational Allowance

There is no real way to know if you'll qualify under a medical vocational allowance unless you work for DDS. But, if you honestly ask yourself a couple of questions, you could get a good idea as to whether or not your claim will be approved:

*Am I going to be receiving 12 months of chemotherapy or other treatment?*

Chemotherapy is clearly disabling, but many patients receive chemo for a period not lasting more than six weeks. The SSA absolutely will not approve any applicant for disability unless their illness will last for at least 12 months, or is terminal. If you'll be in chemo for a couple of months and recovering after, you will not qualify for disability, unless your cancer returns despite treatment. Most applicants who apply for cancer that has returned are approved under a Compassionate Allowance.

*Is there any job I can take instead of the one I have now?*

If you've worked physical jobs all your life, it's unlikely that you'll be able to continue working through cancer treatment. But if you've received a college degree and worked at a desk all your life, the SSA may believe that you're able to continue working from home, or that you're able to work part-time. If you're well enough to earn more than \$1,130 per month (what the SSA considers to be [Substantial Gainful Activity](#)), you will not qualify for Social Security benefits.

## Starting Your Social Security Disability Application

There are three primary ways to start your Social Security application:

- Filing online [on the SSA's website](#)
- Stopping by your [nearest Social Security office](#) (by appointment only!)
- Calling the SSA toll-free at 1-800-772-1213

You will not need to physically submit your medical evidence to qualify because the SSA will contact your hospitals for you. If you *do* have copies of your medical evidence however, you should submit it along with your application. This will greatly expedite your claim's processing time.

Only 30% of applications are initially approved, but do not give up hope if you are denied! There is a long appeals process available, and around 50% of applicants eventually get the benefits they need.

This article was provided by Social Security Disability Help. If you have any questions on whether or not you qualify or if you need any help with your claim, their staff can be reached at [help@disability-benefits-help.org](mailto:help@disability-benefits-help.org).