

Qualifying for Social Security Disability Benefits

If you or someone you love has been diagnosed with a terminal illness, the last thing on your mind should be financial strain. Fortunately, there may be resources available for you. The Social Security Administration (SSA) offers disability benefits for people in need, as well as their eligible dependents.

How Do You Qualify?

If you are in hospice care, you'll almost certainly medically qualify for disability benefits. The SSA maintains a list of disabling conditions in its own medical guide, known as the Blue Book. The Blue Book contains different test results or symptoms necessary to be approved.

For example, [Section 13.00](#) deals with various forms of cancer. Every form of cancer that has spread to another organ will automatically medically qualify. Some types of cancer, such as liver or esophageal cancer, will qualify with just a diagnosis. Other conditions like ALS or early-onset Alzheimer's disease will also qualify with a diagnosis.

The entire Blue Book is [available online](#). If you're not sure if you'll medically qualify, you can review the resource with your doctor.

Who's Eligible for Benefits?

If you receive disability benefits, your spouse and minor children may be able to receive benefits on your behalf. These benefits, known as [auxiliary benefits](#), are awarded on top of your own monthly payments. The following family members are eligible for benefits on your behalf:

- A spouse age 62 or older
- A spouse age 50 with a disability
- A child (birth, adopted, or stepchild) under age 18, or 19 and still in high school
- A spouse of any age who's caring for your child under age 16

Most eligible parties receive 50% of your disability benefits. A single family can receive up to 180% of a beneficiary's payment. For example, if a single parent receives \$2,000 in disability benefits per month and has two children, the family will receive its maximum payment of \$3,600. When one child turns 18, the payment will be reduced to \$3,000 (\$2,000 for the parent, plus 50% from one eligible child).

Survivors' Benefits

To help families during trying times, your dependents are also eligible for benefits if you pass away. The eligible parties are almost the same:

- A spouse age **60** or older if your marriage lasted for 10 years
- A spouse age 50 with a disability
- A child (birth, adopted, or stepchild) under age 18, or 19 and still in high school
- A spouse of any age who's caring for your child under age 16

- Your dependent parents age 62 and older. Parents are considered dependent if you pay for 50% or more of their needs.

When your family receives survivors' benefits on your behalf, the payments are much higher than receiving disability benefits. A widow at age 60 can receive 71% of your benefits, but this number will increase as your spouse reaches his or her full retirement age. Children are also entitled to 75%. The 180% household maximum rule will still apply here.

Your spouse or child will also receive a [one-time death payment](#) of \$255 when you pass away.

Keeping Age in Mind

It's important to know that Social Security disability benefits and Social Security retirement benefits are different, and aren't available at the same time. If you are over age 66 and already receiving Social Security retirement, you will not be eligible for "additional" benefits on top of your retirement benefits.

Starting The Application

The fastest way to apply is [online](#)—You can do so from the comfort of your own home. You can also apply on behalf of a loved one if he or she is unable to use a computer. If you'd prefer, you could also apply at your local SSA office. To make an appointment to apply in person, call the SSA toll-free at 1-800-772-1213.

Most claims will be approved in 3-5 months, but many conditions that are considered "clearly disabling" will be flagged for expedited review. If you have been diagnosed with ALS or metastatic cancer, you could be approved for benefits in as little as 10 days.

Once approved, you can focus on what's important: Your family and your health.

Helpful Links:

The Blue Book Cancer Listing:

<https://www.ssa.gov/disability/professionals/bluebook/13.00-NeoplasticDiseases-Malignant-Adult.htm>

Auxiliary Benefits:

<http://www.disabilitybenefitscenter.org/glossary/auxiliary-benefits>

Lump-Sum Death Payment: <http://www.disabilitybenefitscenter.org/glossary/lump-sum-death-payment>

Apply Online: <https://www.ssa.gov/disabilityssi/>