Qualifying for Social Security Benefits with Thyroid Cancer

If you or someone you love has been diagnosed with thyroid cancer, you may be eligible for financial resources. The Social Security Administration (SSA) offers assistance for people of all ages who are no longer able to work due to a disability or a serious ailment.

While a thyroid cancer diagnosis may not automatically qualify, you may be eligible with an advanced or aggressive form of cancer.

How to Qualify Medically

The SSA uses its own medical guide, known colloquially as <u>the Blue Book</u>, when reviewing all applications for benefits with cancer. The Blue Book outlines exactly what test results or medical evidence you'll need to be approved. Thyroid cancer can be found in <u>Section 13.09</u> of the Blue Book.

Under this listing, there are three ways to qualify:

- 1. You have anaplastic (undifferentiated) cancer
- 2. Your cancer has spread beyond the regional lymph nodes or has grown despite radioactive iodine therapy*
- 3. You have medullary cancer that's spread beyond the regional lymph nodes

*The SSA lists radioactive iodine therapy because this is the standard treatment for many forms of thyroid cancer, but if you've had chemotherapy or surgery and your cancer returned you'll qualify as well.

The Blue Book listing typically means that only people with Stage II T3b thyroid cancer or beyond will qualify, but if you have a physically demanding job and will not be able to work at all due to a year's worth of treatment, you may still be approved for disability. <u>Older applicants (50+)</u> and those with labor-intensive jobs will have a much easier time qualifying with an earlier stage of thyroid cancer.

The entire Blue Book can be <u>found online</u>, so you can review the thyroid cancer listing with your oncologist to see where you may qualify.

Applying for Social Security Benefits

The easiest way to apply for disability benefits is online on the SSA's website.

If you're unable to finish the entire application at once, you can always save your progress to be completed at a later time.

If you'd prefer assistance, you can call the SSA toll free at 1-800-772-1213 and schedule an appointment to apply at your <u>closest Social Security office</u>.

You won't need to physically mail in any paperwork, but be sure to list every doctor who's treated you and every hospital you've visited to receive care for your thyroid cancer. The SSA will contact <u>your doctors</u> and gather your medical records itself, but if the SSA cannot find evidence proving your inability to work due to thyroid cancer, your claim will be denied.

It usually takes five months to hear back from the SSA, but anyone with metastatic cancer should be approved in as little as two weeks. Once approved, you can focus on what matters: your health.

Sources Cited:

- <u>https://www.ssa.gov/</u>
- <u>https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm</u>
- <u>https://www.ssa.gov/disability/professionals/bluebook/13.00-NeoplasticDiseases-Malignant-Adult.htm#13_09</u>
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