

Qualifying for Disability Benefits With Childhood Cancer

If your child has cancer, your family might be eligible for financial assistance and medical insurance for your child. The Social Security Administration (SSA) offers monthly benefits for people of all ages with serious disabilities. While cancer usually medically qualifies for benefits, it can be challenging for your child to qualify due to strict financial income limits.

Technically Qualifying for Disability

Children under age 18 are only eligible for Supplemental Security Income, or SSI benefits. SSI is awarded to the most financially needy families. This means that your income will be evaluated when determining if your child is eligible for SSI.

Your specific income limit will vary depending on if you're married or if you have other children. The bigger the family, the higher your household income limit will be. For example, a single parent with one child cannot earn much more than \$36,000 while qualifying, but a family of five could earn \$55,000. You can review your [specific income limit](#) online on the SSA's website.

It's very hard to qualify for SSI benefits, and this is unfortunately the #1 reason why children with cancer are denied benefits. The good news is that once your child turns 18, she will be eligible for SSI on her own and your income will not count against her, even if your child still lives at home with you.

Medical Qualifications

The SSA maintains its own criteria for evaluating Social Security claims, known as the Blue Book. There are separate listings for childhood cancers. All listings for cancer can be found in [Section 113.00](#) of the Blue Book.

There are many forms of cancer listed here—lymphoma, leukemia, and neuroblastomas are just a couple of examples. Some cancer needs to be advanced to qualify. For example, eye cancer must have spread past the orbit to qualify for disability, or returned after one full round of anticancer therapy. Acute leukemia on the other hand will automatically qualify for a full 12 months with just a diagnosis.

Because the entire Blue Book is available online, you can review the listings with your doctor's oncologist to determine if he or she is medically eligible for disability benefits.

Starting Your Application

The first step for any parent intending to apply for SSI on behalf of a child is to review the [Childhood Disability Starter Kit](#) on the SSA's website. This comprehensive resource will outline exactly what types of documents you'll need to qualify for SSI benefits.

Although you can get the process started online, you'll need to apply for SSI benefits in person. You can do so at one of the 1,300 local SSA offices located across the country. To make an appointment to apply in person, simply call the SSA toll free at 1-800-772-1213. If you can find a local number for your closest office, try calling that first, as the wait time is significantly slower. There are over [100 offices](#) in California alone.

If your child is approved for SSI benefits you'll be able to spend the monthly payments on medical bills, childcare, copayments, food or other costs necessary for your child's life, or any other daily needs. Just always save receipts for your purchases on behalf of your child so you can prove the funds were spent wisely at the end of the year.

Helpful Links

Household Income Limits: <https://www.ssa.gov/ssi/text-child-ussi.htm>

Childhood Blue Book: <https://www.ssa.gov/disability/professionals/bluebook/113.00-NeoplasticDiseases-Malignant-Childhood.htm>

Childhood Disability Starter Kit: https://www.ssa.gov/disability/disability_starter_kits_child_eng.htm

California SSA offices: <https://www.disability-benefits-help.org/social-security-disability-locations/california>