

Tip Sheet:

Social Security and Other Disability Benefits

Cancer can cause financial hardships, including possible loss of income, for patients and families from many economic backgrounds. Several programs that may be able to help patients pay for food, shelter, and other basic needs during cancer are described in this sheet. A Dana-Farber resource specialist can help talk with you about this; please call 617-632-3301.

We cannot help you apply for government benefits. But a resource specialist can point you toward programs that offer financial help. A referral letter from your physician may be required to support your request for benefits.

Programs

Social Security

The federal Social Security Administration has two large programs that provide cash payments to people who become disabled from a medical condition such as cancer: Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI). You could be eligible for one or both based on criteria.

Social Security Disability Insurance (SSDI)

This program provides cash (monthly benefits) to people who are disabled and have contributed to Social Security over the years through their work. The benefit amount will depend on your work history. Benefits will not begin until six months after your last day of work. If you qualify for "Compassionate Allowance" (**see below) you will receive an approval for SSDI benefits more quickly.

To qualify, you must:

- Have an illness that prevents you from working for at least one year, or that is expected to end in death.
- Have worked long enough and earned enough "credits" in jobs covered by Social Security.

You may apply for SSDI benefits online by visiting www.ssa.gov. You can also call **800-772-1213** (800-325-0778 for hearing-impaired) weekdays from 7 a.m. to 7 p.m. or contact your local Social Security office. To find out whether you qualify for benefits, visit the Social Security "Disability Planner" at www.ssa.gov/planners/disability/dqualify.html.

Supplemental Security Income (SSI)

This program provides cash (monthly benefits) to people who are age 65 or older, blind, or disabled (*see below), and eligible people who have very little income and resources. It is designed to help meet basic needs for food, clothing, and shelter. SSI offers a maximum fixed

benefit of about \$783 a month for a single individual and \$1,175 for couples (amount for 2020, subject to change). You may have to wait several months to receive your first payment, unless you qualify for “Compassionate Allowance” (**see below).

To qualify, you must:

- Be age 65 or older, blind, or disabled
- Have very limited income (e.g., money from work or other benefit programs)
- Have very limited resources (things you own, like cars or life insurance)
- Be a U.S. citizen or national, or be in an approved category of “alien”
- Be a resident who is not away from the country for 30 consecutive days or more

To apply for SSI, you must schedule an appointment with a local Social Security office. Call **800-772-1213** (800-325-0778 for hearing-impaired) weekdays from 7 a.m. to 7 p.m., or contact your local Social Security office. Find more information on SSI, including a screening tool to see if you are eligible, at www.ssa.gov/ssi/.

- ***Definition of “disabled”:** Please note that Social Security has a strict definition of disability. For adults age 18 or older, it means having a medical condition that prevents you from working for at least 12 months (one year) or is incurable. It is important to get a letter from your Dana-Farber physician stating that you cannot work for 12 months or longer.
- ****Compassionate Allowance:** Patients with acute or advanced cancer may qualify for Social Security’s Compassionate Allowance process, which offers faster approval for disability benefits. You can verify this by reviewing the Compassionate Allowance list of conditions, www.ssa.gov/compassionateallowances/conditions.htm. It’s important to let Social Security know early on if you are seeking Compassionate Allowance.

EAEDC

Emergency Aid to the Elderly, Disabled, and Children (EAEDC)

This Massachusetts program provides cash benefits to people with very limited income and resources to help stabilize their lives. It is managed by the state Department of Transitional Assistance (DTA) The maximum benefit is about \$300 a month, and you may have to wait several months to receive your first EAEDC payment.

To be eligible, you must:

- Meet guidelines for income and assets (things you own)
- Be unable to work because of physical or mental illness for at least 60 days, and meet the state standards for disability
- Be a U.S. citizen or legal immigrant
- Apply in person at your local Transitional Assistance office. The DTA website has an office locator at www.mass.gov/dta/assistance. Or call the DTA assistance line at **877-382-2363**.

You can apply directly for EAEDC support, but we recommend that you first contact a Dana-Farber resource specialist.

Supplemental Nutrition Assistance Program (SNAP)

This federal program helps low-income residents—including families with children, elders, and disabled people—buy nutritious food at neighborhood grocery stores. SNAP is the new name for the food stamp program. You can use SNAP benefits to buy breads, cereals, fruits, vegetables, meats, fish, poultry, dairy products, and other food items.

In Massachusetts, SNAP is run by the Department of Transitional Assistance. To learn whether you qualify for SNAP benefits, use the program's online calculator at www.mass.gov/snap. You can apply online, by fax, or mail, and the application is available in about a dozen languages.

Dana-Farber Short-Term Help

Dana-Farber may be able to offer additional short-term financial support to help fill in gaps in your food, transportation, or other needs. Please call your resource specialist at 617-632-3301; please be aware there is an income requirement.

Resources

BenefitsCheckUp

This free service helps adults age 55 and older and their caregivers learn whether they are eligible for various programs that help people pay for basic needs, such as medications, food, housing, and transportation. BenefitsCheckUp is a service of the National Council on Aging. Visit www.benefitscheckup.org or call **571-527-3900**.

Patient Advocate Foundation

This organization helps educate people with cancer and other illnesses about employment and insurance matters. You can search for Social Security information on its website, at www.patientadvocate.org or call **800-532-5274**.

Computer and Internet Access

To access the internet during your visits to Dana-Farber (Longwood), consider using one of the free computer workstations in the Blum Patient and Family Resource Center, or borrow an iPad from the Shapiro Center for Patients and Families. Both centers are on the first floor of the Yawkey Center.