Filing for Disability with Prostate Cancer

If you or a loved one has been diagnosed with prostate cancer, there could be financial resources available for your family. The Social Security Administration (SSA) offers benefits for people who are no longer able to work due to an illness.

When discovered late or when the disease has spread and can't effectively be treated, prostate cancer "automatically" medically qualifies for Social Security disability benefits. Other, less-advanced cases of prostate cancer could potentially qualify, you'll just need to be able to prove that you'll be out of work for at least 12 months. Here are the two main ways you could medically qualify for disability benefits with prostate cancer:

Medically Qualifying With the SSA's Blue Book

Whenever the SSA receives an application for disability benefits, it compares your disease to its medical guide known as the Blue Book. The Blue Book is a medical guide that states how severe an illness must be to qualify for disability benefits. Prostate cancer is a listed disability in the Blue Book under Section 13.24. Only aggressive, advanced, or recurrent cases will qualify through this listing though, which specifically requires your cancer must:

Have progressed or returned after initial treatment

OR

Have spread or metastasized to internal organs

OR

Be an oat or small-cell carcinoma

Even with cancer that qualifies, you must still have medical evidence to back up your claim. The necessary medical records include biopsy or pathology reports, X-rays or imaging scans, treatment records, and surgical reports, if appropriate. You will not need to submit any evidence physically, just list where you've received your treatments, and which oncologists have seen you.

Treatable Prostate Cancer and Disability Benefits

Prostate cancer is often treatable, especially with early detection, and some men don't experience severe or lasting side effects from the cancer itself or the required surgery or other treatments. Other men do have a serious decline in their functional abilities however, and the SSA will accept applicants with prostate cancer that is not as advanced as its Blue Book listing.

If you are not able to return to work following treatment or cannot sustain employment due to your functional limitations for at least 12 months, then you may be able to qualify for benefits. You will have to go through additional reviews to get disability though, and you should be prepared to potentially receive a denial notice and have to file an appeal. Qualifying without meeting a Blue Book listing is known as a "medical vocational allowance." This type of disability approval requires you, your doctor,

and possibly others, must fill out a Residual Functional Capacity (RFC) evaluation, which explains your symptoms and limitations in detail.

An RFC will ask for information on your everyday abilities, such as your ability to stand, sit, lift weight, bend & scoop items, and more. The SSA will take the information from these questions and review it in conjunction with your application, your medical records, and your employment skills and qualifications. If they find you cannot work in any job you would otherwise be qualified to perform, then you will be found medically eligible to receive benefits.

Older men with labor-intensive jobs and those without college degrees will have a much easier time getting approved for a medical vocational allowance. This is because the SSA believes that older adults will not be able to be quickly retrained for a desk job, and people with college degrees have likely learned many skills that could be used at a sedentary job while receiving cancer treatments. If your prostate cancer is not advanced enough to meet a Blue Book listing, but you'll be out of work for 12+ months and would still like to apply, you can download an RFC online for your doctor to fill out on your behalf. Section IV is arguably the most important—It's a blank page of notes where you and your doctor can describe *exactly* how your cancer and its treatments affect you every day.

Applying for Disability

Most men filing for disability benefits for prostate cancer will have the option of <u>filing online</u>. An online application can be saved and worked on at your own pace, making it the preferred choice of many disability applicants.

If you've never worked before, you will need to schedule an appointment at your <u>local SSA office</u>. There are multiple offices in every state. You can schedule an appointment by calling the SSA toll-free at 1-800-772-1213.

Regardless of where you apply for disability benefits, be sure to be as thorough as possible when applying. Never leave any sections of the application blank. With doctors' notes and medical evidence on your side, you should be approved within five months and can focus on what's important: Your treatments.