

Colon Cancer and Social Security Disability Benefits

Colon cancer is one of the most common forms of cancer in the United States. [1.2 million Americans](#) are currently living with the disease. If you or a loved one has been diagnosed with colon cancer, there could be financial resources available. The Social Security Administration (SSA) gives monthly benefits to those who are unable to work.

There are two forms of disability benefits offered by the SSA: [Social Security Disability Insurance](#) (SSDI) and [Supplemental Security Income](#) (SSI). Medically qualifying is the same between both programs, but SSDI and SSI each have additional qualifications.

How to Qualify for SSDI

To receive SSDI benefits, you must be over age of 18 and have worked throughout your life. This is because taxpayers fund SSDI. If you work at a job that pays FICA taxes, you will accumulate "[Work Credits](#)," a metric used by the SSA to determine if applicants qualify for SSI.

The number of Work Credits needed to qualify for SSDI benefits varies depending on the age of the applicant, but a general rule of thumb is that you must have worked for any 5 of the past 10 years.

How to Qualify for SSI

People of all ages can receive SSI benefits. Additionally, you do not need to have worked to qualify for SSI. SSI is a needs-based program, meaning that only people with little to no financial resources or assets will qualify.

One SSI applicant cannot own more than \$2,000 in [assets](#), which include cash, stocks, bond, or life insurance. The SSA will *not* include a primary home and one car when evaluating assets.

Medically Qualifying with Colon Cancer

Regardless of whether you apply for SSDI or SSI benefits, the SSA will determine whether or not your cancer is disabling enough for benefits with a medical guide called the [Blue Book](#). The Blue Book has hundreds of conditions listed, with symptoms or test results needed for an applicant to qualify.

Colon cancer most closely aligns with the Blue Book's listing [13.18 Large intestine](#). To qualify for disability benefits under this listing, you will need to have medical records that prove ONE of the following:

- Your cancer is inoperable, unresectable, or recurrent
- You have squamous cell carcinoma of the anus which recurs after surgery
- Your cancer has metastasized beyond regional lymph nodes.
- You have small-cell (oat cell) carcinoma

RFC Assessments and Colon Cancer

If you do not meet one of these four listings, you can still qualify for disability benefits. The SSA will ask you or your doctor to fill out a [Residual Functional Capacity](#) (RFC) assessment. The assessment will determine how much your colon cancer affects your day-to-day life and how much work you are actually able to perform.

Based on the RFC assessment, the amount of work the SSA believes you can perform will fall into one of four categories:

- Very heavy
- Heavy
- Medium
- Light
- Sedentary

Very heavy work would be something similar to construction or other home improvement jobs, and sedentary would be a desk job. The SSA will compare your age, work history, and education level to how much work you're capable of, and make a disability determination from there.

Applying for Social Security Disability Benefits

If you would like to apply for SSDI benefits with colon cancer, you can complete the entire application online on the [SSA's website](#). You will need to fill out multiple forms with information about yourself, your work history, and where you've been treated for your colon cancer.

SSI applicants can start the process online, but must finish the application in person at a local SSA office. There are multiple SSA offices in every state. To schedule an appointment, call the SSA toll-free at 1-800-772-1213.

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