

Qualifying for Social Security Benefits with Ovarian Cancer

From chemotherapy and radiation to surgery, ovarian cancer can easily put anyone out of work for a year or more. If you or a woman you love has been diagnosed with ovarian cancer, the *last* thing on your mind should be making ends meet financially. Fortunately, the Social Security Administration (SSA) may be able to help. Women with advanced ovarian cancer may qualify for Social Security disability benefits, an invaluable resource for families in need.

Medically Qualifying with Ovarian Cancer

The SSA uses a medical guide known as the Blue Book to evaluate every application for disability. Ovarian cancer is listed as a qualifying condition under **Section 13.23—Cancers of the Female Genital Tract**. Under this listing, you need medical evidence proving one of the following:

- Your ovarian cancer has spread beyond the pelvis (such as to bowel surfaces)
- Your ovarian cancer has spread beyond your ovaries' regional lymph nodes
- Your ovarian cancer has returned despite anticancer therapy (typically three months or longer is accepted)
- Your cancer is germ-cell, and is either progressive or has also returned despite anticancer therapy

To prove how advanced your ovarian cancer is, you will need to have medical evidence proving the current stage of your cancer. Acceptable medical documents are biopsy reports, surgeon's notes, pathology reports, or records of response to treatment.

Compassionate Allowances and Social Security Disability

Some conditions are clearly disabling and warrant immediate approval. The SSA has a list of conditions known as **Compassionate Allowances** that will qualify for expedited review. If your ovarian cancer qualifies for a Compassionate Allowance, you can expect your claim to be approved in as little as 10 days. Ovarian cancer will typically be flagged for expedited review as a Compassionate Allowance if:

- The cancer has spread to distant organs
- The cancer has returned despite treatment
- The cancer is inoperable

Not all forms of ovarian cancer will qualify for a Compassionate Allowance but **will** still qualify for Social Security disability benefits. For example, Stage IIB of ovarian can medically qualify under a Blue Book, as it has grown to nearby pelvic organs. Because it hasn't grown to a "distant" site, it will not qualify as a Compassionate Allowance.

There is no extra step for you or your family when applying for advanced ovarian cancer: Upon receiving your claim, the SSA will automatically review it quickly.

Starting the Application Process

If you and your oncologist have decided it's time to apply for Social Security disability benefits, you can actually do so entirely online. If you prefer to speak with someone in person, you can always schedule an appointment at your **regional SSA office** by calling 1-800-772-1213.

Regardless of which way you choose to apply, be sure to list every doctor who's treated you, and every complication or illness you experience from treatments. The more medical evidence you have proving your illness from ovarian cancer, the better your odds of approval.

Additional Benefits for your Family

If you have a spouse or minor children, they may qualify for additional benefits if you are approved. These are known as auxiliary benefits.

Your children can earn up to 50% each of your monthly Social Security payments on top of your own. These are truly extra benefits and will not affect your own payment in any way! If you have a spouse who's also caring for your shared children under age 16, he or she will also qualify for auxiliary benefits. Spouses over age 62 can additionally qualify for auxiliary benefits, as can spouses aged 50 with a disability.

Once you and your family receive the benefits you need, you can focus on what's important: Recovery.