

# Applying for Disability with a Brain Tumor



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# How to use this guide



People with brain tumors (and their caregivers) often request time away from work at some point while they manage their disease. This guide is a quick reference to help you start your application.



While social workers can assist you with general questions about disability insurance, we are not experts. For more information or help with your case, please refer to the list of resources on page 17.

# Who counts as *disabled*?

The Social Security Administration (SSA) has a strict definition of disability. To be considered disabled, you must:

- Have a disability that has lasted, or is expected to last, for at least one year or to result in death;
- Be unable to do work that you did before because of your medical condition; **and**
- Be unable to adjust to other work because of your medical condition.

Source: [SSA Blue Book](#)

# Types of Disability

Program Title	Description
Social Security Disability Insurance (SSDI)	A federal program that provides financial assistance to people with disabilities. This program is administered by the Social Security Administration. To qualify for SSDI, you must have paid Social Security taxes by working long enough. You can register for a “ <a href="#">My SSA</a> ” account to track your eligibility. The monthly maximum for SSDI is \$4,018.
Supplemental Security Income (SSI)	A federal program for those with a low income and are either 65+, blind, or disabled. The monthly maximum for SSI is \$967.
State disability insurance	Available to residents of California, Hawaii, New Jersey, New York, Puerto Rico, and Rhode Island. This is a state-administered program, so benefits vary based on state law. Check your state’s website for more information or click <a href="#">here</a> .
Long-term disability insurance	You may have purchased a long-term disability policy, or it may be offered to you as a benefit through your employer. These plans vary widely in what they cover, so we recommend that you contact the plan or HR Department directly to learn more about it.
Workplace accommodations	Modifications to one’s job or working environment that allows a disabled person to have equal opportunity to perform their job requirements. Further guidance is available on <a href="#">AskJAN.org</a> .

# Social Security Disability Insurance (SSDI)

Eligibility

Beginning your application

Troubleshooting

# Eligibility for SSDI

In general, to qualify for SSDI, you must meet the SSA's definition of disability (page 2).

When you are diagnosed with brain cancer, you will automatically qualify for disability benefits due to a Social Security Administration (SSA) initiative called the Compassionate Allowance List (CAL). **Conditions on the CAL meet the SSA's standards for disability, meaning that one who has been diagnosed with a CAL condition does not need to prove that they are disabled, bypassing the lengthy approval process.**

- The complete CAL can be found here:  
<https://www.ssa.gov/compassionateallowances/conditions.htm>

# Beginning your SSDI Application

- Keep organized by completing the SSA's [Adult Disability Starter Kit](#) prior to beginning your application. You will need detailed information about your medical condition, work history, payment history, and bank information.
- Many patients request a doctor's letter stating that you are disabled; however, the SSA prefers doctor's notes over letters. You can download notes from MyChart, or you can call our office to request a copy to be emailed or e-mailed to you.
- To complete the application, you have the following options:
  - Apply [online](#) through the SSA's website
  - Call the SSA to set up an application appointment
    - Call [+1 800-772-1213](#)
    - Tell the agent you want to set up an appointment to apply for benefits. They'll schedule it and determine whether it'll be on the phone or in person.
    - Call TTY [+1 800-325-0778](#) if you're deaf or hard of hearing.

# Troubleshooting

What is my “disability onset date?”

- This is the date that the SSA determines your disability began. Many people use the date of their first craniotomy or hospitalization as their disability onset date.

When do I receive my first payment?

- Your first check is delivered following a 6-month waiting period after your disability onset date. This payment will include back pay for the waiting period.
- Example from [SSA](#): Your disability began on June 15, 2023 and you applied on July 1, 2023. If approved, you are entitled to benefit payments beginning the month of December 2023, your sixth full month of disability.

What if I get denied?

- It is very common for an SSDI application to be denied. Legal assistance may be helpful for your appeal. [Triage Cancer](#) or [NYLAG](#) are both helpful free resources.



# Supplemental Security Income (SSI)

Eligibility  
Application

# Eligibility for SSI

To qualify for SSI, one must qualify financially and medically.

## Financial Qualification

- Income includes wages, Social Security benefits, and pensions. Part of your spouse's income may be counted. Food stamps, home energy assistance, certain work expenses, and the first \$65 of income from working are not counted for SSI.
- Resource/asset limits for an individual are \$2,000 or less. A couple may have resources of \$3,000 or less. Your home and vehicle are usually not counted towards resources.

## Medical Qualification (must meet at least one of the following)

- 65 years old or older
- Blind
- Have a “medical condition that keeps them from performing substantial gainful activity, which is expected to last one year or result in death.”

# Your SSI Application

- To complete the application, you have the following options:
  - Apply [online](#) through the SSA's website
  - Call the SSA to set up an application appointment
    - Call +1 800-772-1213. Tell the agent you want to set up an appointment to apply for benefits. They'll schedule it and determine whether it'll be on the phone or in person.
    - Call TTY [+1 800-325-0778](#) if you're deaf or hard of hearing.
- You should have your social security card, birth certificate or proof of age, proof of address, income information, information about your doctors and medical condition, proof of US citizenship or green card, and bank information.
  - A complete list of what you need to apply can be found [here](#).
- If your application is denied, you will follow the same appeals process as outlined on page 7.

# Long-term Disability (LTD)

Overview

Process of applying

Troubleshooting

# Overview of LTD Plans

There are two types of LTD plans:

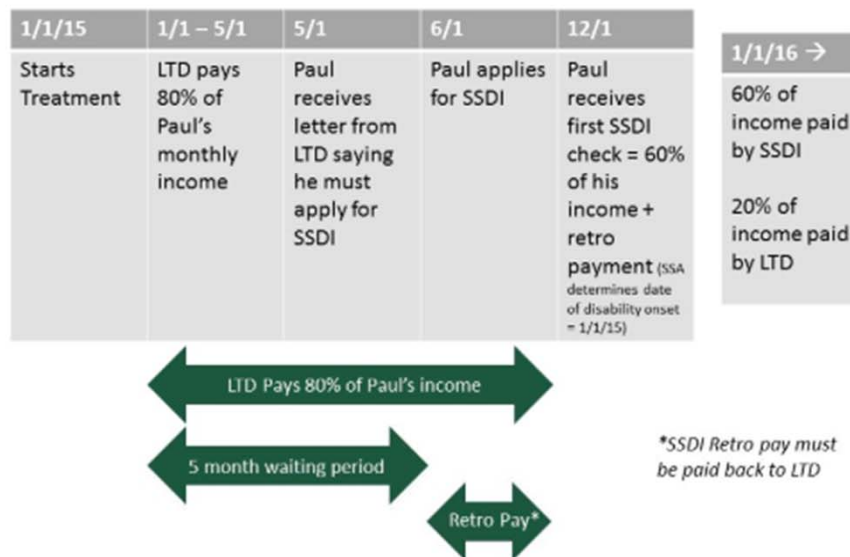
- One you may receive from your employer as a benefit
  - Contact your HR department for a copy of the policy
- One you may have paid for independently from an insurance company
  - Contact the insurance company for a copy of the policy

Long-term disability policies may require you to apply for SSDI after a certain amount of time.

It is **critical** for you to know how SSDI and your LTD policy interact. For example, if you are eligible for 80% of your monthly income from the private policy and SSDI pays 60%, you will get 60% from SSDI and 20% from the private policy. If you end up receiving SSDI, you may have to give any retroactive payments you receive back to the private long term disability company. See the next slide (page 13) for a detailed example. (Source: [Triage Cancer](#))

Here is an example of how this all works. Meet Paul.

- Paul started cancer treatment on January 1, 2015, and as a result he couldn't work and began using his long term disability (LTD) policy through his employer, which pays 80% of his income.
- In May, the LTD policy sent him a letter saying he had to apply for SSDI. He applied for SSDI on June 1, 2015, and kept receiving LTD benefits until he receives his first SSDI check.
- Paul's first SSDI check arrives January 2016, which includes retroactive benefits from June–December 2015. His SSDI benefit amount equals 60% of his income when working.
- From January 2016 moving forward, Paul will receive 60% of his salary from SSDI and the additional 20% from his LTD policy.
- When Paul receives his retroactive SSDI benefits from June–December 2015, he has to pay back the SSDI retroactive benefits to the LTD company. Note: He doesn't have to pay back the additional 20% that LTD is paying him per month on top of his SSDI.



Graphic source: [Triage Cancer](#)

# Filing a Claim

Your LTD policy will have specific requirements about what is needed to file a claim. In general, you will need to gather:

- Information about your medical condition, including medical tests performed, diagnosis/pathology, and your doctors' contact information
- Your job description or job requirements you can no longer perform
- Income and banking information

Most LTD policies require an attestation or statement form signed by your physician. You can email this form to Nicole at [nlr2143@cumc.Columbia.edu](mailto:nlr2143@cumc.Columbia.edu) who can work with your doctor to complete the form. Please allow at least five business days for this.

# Troubleshooting

Because LTD policies vary so much from policy to policy, we recommend that you work closely with your HR team or legal team to troubleshoot any issues that may arise during the application process.

More information about LTD can be found through any of these resources:

- [Triage Cancer](#)
- [Cancer and Careers](#)
- [Debofsky](#)



# More Resources

- [SSI/SSD Applications](#) – NYLAG (New York Legal Assistance Group)
  - NYLAG provides free legal representation to NYC residents, including those who need assistance with disability appeals.
- [Social Security Disability/SSI](#) –LSNJ (Legal Services New Jersey)
  - LSNJ provides free legal representation to low-income NJ residents. This particular webpage offers a wealth of information on SSDI/SSI.
- [Connecticut Legal Services](#)
  - Provides free legal representation to low-income Connecticut residents.
- Triage Cancer's [Legal and Financial Navigation Program](#)
  - Free, one-on-one assistance with health insurance, disability insurance, employment information, finances, and estate planning.
- [Disability FAQ](#) – National Brain Tumor Society
- [Social Security Administration](#)



# Adult Disability Starter Kit

This kit will help you *get ready* for your Social Security disability interview or online application at [www.ssa.gov/apply](http://www.ssa.gov/apply). It contains:

- ① A **Checklist** of documents and information we will request
- ② An **Optional Worksheet** to help you organize the medical and job information from the checklist
- ③ A **Fact Sheet** that answers questions most people ask about applying for Social Security disability benefits

**IMPORTANT: Do not delay filing your application if you do not have or remember all of the information we request. We will help you get any missing information.**

- ① **CHECKLIST** - Check off the applicable items below as you get ready for your phone or in-person interview or as you prepare to complete your online application at [www.ssa.gov/apply](http://www.ssa.gov/apply)

## Information about you:

Your date of birth, place of birth, and Social Security Number.

The name, Social Security Number, and date of birth or age of your current spouse and any former spouse(s). You should also know the dates and places of marriage and dates of divorce or death (if applicable).

If available, the name, address, and phone number of two people (other than your healthcare providers) who know about your medical conditions and can help you with your claim.

Checking or savings account number, including the bank's 9-digit routing number, for electronic deposit of benefits.

If applicable, workers' compensation or other disability benefit information including the date of injury, claim number, any settlement agreement details, and the source and payment amounts for any disability benefits.

## Information about your medical conditions:

Records already in your possession related to your medical condition(s). You do not need to ask for or pay healthcare providers for any medical records that you do not have.

Names, addresses, and phone numbers of healthcare providers (e.g., doctors, psychiatrists, therapists, nurse practitioners, hospitals, etc.) that examined you or treated your medical condition(s). This information tells us where to request your medical records.

List of medicine(s) you take and why you take them, if known. For prescription medicines, include the names of the healthcare providers who prescribed them.

Names and dates of medical tests you have had or are scheduled to have related to your medical condition(s) and who ordered them.

## Information about your job, education, and training:

A list of the jobs you had in the 5 years before you became unable to work due to your medical condition(s). Provide the dates (month and year) you worked these jobs if known, how many hours on average you worked per day or week, and how much you earned.

Information about your highest level of education completed, and when and where you completed it. If you received special education (for mental, physical, emotional, or behavioral conditions), we also need to know where and when you received it.

A list of specialized job, trade, or vocational training and dates completed.

**② OPTIONAL WORKSHEET** – You can complete this Optional Worksheet to get ready for your phone or in-person interview or as you prepare to complete your online application. If you decide to complete it, please have it with you when you start the online application or when it is time for your appointment.

**PLEASE DO NOT MAIL THIS WORKSHEET TO SOCIAL SECURITY. IT IS NOT THE APPLICATION FOR SOCIAL SECURITY DISABILITY BENEFITS.**

### A. Medical Condition(s)

List each physical or mental condition (including emotional or learning difficulties) that limits your ability to work. If you have cancer, please include the stage and type. List each condition separately.

Condition(s)	
1.	
2.	
3.	
4.	
5.	
6.	

### B. Medical Sources

Please list healthcare providers (e.g., doctors, psychiatrists, therapists, nurse practitioners, hospitals, etc.) that examined you or treated your medical condition(s).

Name of Healthcare Provider	Address	Phone Number	Date First Seen by Provider or Admission Date	Date Last Seen by Provider or Discharge Date

C. Medicine(s)

Please list any medicine(s) you take (prescribed and over-the counter) and why you take them (if known). For prescribed medicines, include the names of the health care providers who prescribed them.

Name of Medicine	Why You Take It	Prescribed By

D. Medical Test(s)

Please list any medical tests you had or are going to have in the future. Examples include biopsies, X-rays, and psychological tests.

Name of Test	Provider Who Sent You	Date(s)

E. Job History

List the jobs you had in the 5 years before you became unable to work due to your medical condition(s).

Job Title <i>(e.g. cook)</i>	Type of Business <i>(e.g. restaurant)</i>	Dates Worked		Hours	Days	Rate of Pay	
		From Mo/Yr	To Mo/Yr	Per Day	Per Week	Amount	Frequency

**Remember, you can get started online! Visit [www.ssa.gov/apply](http://www.ssa.gov/apply) for information.**

Also, please do not delay filing your application if you do not have or remember all of the information on this worksheet. We will help you get any missing information.



### ③ **FACT SHEET: What You Should Know Before You Apply for Social Security Disability Benefits**

#### **How does Social Security decide if I have a disability?**

By law, Social Security has a very strict definition of disability:

- You must be unable to do any substantial work because of your medical condition(s); and
- Your medical condition(s) must have lasted, or be expected to last, at least one year, or be expected to result in death.

We consider work substantial if it is work for which a person is paid monthly wages at or above a certain amount. For more information about what we consider substantial work, see [www.ssa.gov/oact/cola/sga.html](http://www.ssa.gov/oact/cola/sga.html).

#### **My doctor says I have a disability. Is that enough to get Social Security disability benefits?**

No. We will consider your doctor's opinion about your condition as part of our review. However, you cannot get disability benefits solely because your doctor says you have a disability.

#### **What happens during the online application or appointment?**

We will ask you many different questions to determine if you are eligible for disability benefits. Your online application or interview may take at least one hour.

#### **If Social Security decides that I have a disability, what types of benefits can I receive?**

Social Security pays disability payments under two programs:

- Social Security Disability Insurance (SSDI) for people who have worked long enough and recently enough, and who have paid Social Security taxes on their earnings. Certain family members may also be eligible to receive benefits.
- Supplemental Security Income (SSI) for people with little or no income and resources. To see if you might be eligible, we may ask you questions about your household income, your living arrangements, and the value of any household resources, like bank accounts, vehicles, and property.

#### **How can I get more information?**

The most convenient way to learn more about benefits for people with disabilities is to scan this QR code or visit [www.ssa.gov/disability](http://www.ssa.gov/disability). If you do not have access to the internet, call us toll-free at **1-800-772-1213**.

If you are more comfortable speaking in a language other than English, we provide free interpreter service in more than 200 languages to help you conduct your Social Security business. For service in Spanish when you call the toll-free number, press 7 and wait for a Spanish-speaking representative to help you. For all other languages, stay on the line and remain silent during our English voice automation prompts until a representative answers. The representative will contact an interpreter to help with your call.

If you are deaf or hard of hearing, call our TTY number at **1-800-325-0778**.

