office.

Try to review the information about the <u>disability application process</u>² before applying for SSDI. This will help you know what information you need to gather before applying.

If your disability application is approved, you will usually receive your first benefit payment six months after the date the Social Security Administration finds that your disability began. You will also become eligible for Medicare after you've received SSDI benefits for 2 years.

The amount you get from SSDI will be based on how long you worked, and how much Social Security tax (also called FICA) was taken from your pay. Once you apply for SSDI, the disability clock starts running.

If you qualify and start getting SSDI, your spouse and any eligible children can also apply for SSDI. If you don't qualify for SSDI, but you are disabled and have limited income and resources, look into <u>Supplemental Security Income</u>³ (SSI). This program is based on your income and need.

If you have certain serious illnesses, including some types of cancer, it may take less time to be approved. The Social Security Administration can speed up their review of disability applications for people who have a diagnosis that's on their Compassionate⁴Allowances⁵ list.

What if I get turned down for SSDI?

If you get turned down for SSDI, reapply, and appeal if necessary. Many cases end up being approved after an appeal.

How can I find out more about SSDI?

- Visit www.ssa.gov⁶ online choose disability
- Visit <u>ssabest.benefits.gov</u>⁷ to learn about Social Security benefits you might be eligible for including SSDI
- Go to your nearest Social Security office
- Call 1-800-772-1213 (TTY 1-800-325-0778). Have your Social Security number handy.

You can find out how much you would get from SSDI by looking at your Social Security

statement. The statement shows your work history and an estimate of what your benefits would be at this time. To get a Social Security statement:

 Call 1-800-772-1213 (TTY 1-800-325-0778) and ask for Form SSA-7005 (Request for Social Security Statement). Complete the form and return it to the Social Security Administration. This site has information on patient rights along with many links to other sources of related information.

Medicare Rights Center (for those with Medicare) Toll-free number: 1-800-333-4114 Website: www.medicarerights.org¹⁴

This service can help you understand your rights and benefits, work through the Medicare system, and get quality care. They have newsletters, fact sheets, and a place to submit questions. They can also help you find programs that help reduce your costs for prescription drugs and medical care, and guide you through the appeals process if Medicare denies coverage for drugs or care you need.

*Inclusion on this list does not imply endorsement by the American Cancer Society.

Questions about health insurance? 15

Contact the ACS cancer helpline to get answers and information.

Hyperlinks

- 1. secure.ssa.gov/iClaim/dib
- 2. www.ssa.gov/benefits/disability/
- 3. www.ssa.gov/ssi
- 4. www.ssa.gov/compassionateallowances/conditions.htm
- 5. www.ssa.gov/compassionateallowances/conditions.htm
- 6. www.ssa.gov/
- 7. ssabest.benefits.gov/
- 8. www.ssa.gov
- 9. <u>www.cancer.org/cancer/financial-insurance-matters/managing-health-insurance/supplemental-security-income-for-people-with-cancer.html</u>
- 10. www.healthcare.gov/how-does-the-health-care-law-protect-me
- 11. www.aha.org/