

# cancer.org | 1.800.227.2345

# Supplemental Security Income for People with Cancer

The Supplemental Security Income (SSI) program pays a monthly benefit to people age 65 or older, blind, or disabled adults and children who have limited income and resources. It provides cash to meet basic needs for food, clothing, and shelter. If you have cancer, you may be able to have your SSI application processed more quickly.

- Who qualifies for SSI?
- How do I apply for SSI?
- How long does it take for SSI to be approved?
- What if my child or I get turned down for SSI?
- How can I find out more about SSI?
- Is there a downside to getting SSI?

#### Questions about health insurance? 1

Contact the ACS cancer helpline to get answers and information.

# Who qualifies for SSI?

To get SSI, your income and assets must be below a certain level. These levels and the amount you could get from SSI vary from state to state.

- Adults must have a medical condition that prevents them from working for at least a year.
- SSI is also an option for disabled children whose families have very limited income.
- If you're approved, there's a maximum monthly amount. Many states add more to increase the SSI monthly payment, which varies from state to state.
- In some states, Medicaid is given to people (including children) who get SSI without

- Visit <u>ssa.gov</u><sup>9</sup> choose disability, then select publications.
- Visit <u>ssabest.benefits.gov</u><sup>10</sup> to learn about Social Security benefits you might be eligible for including SSI
- Go to your nearest Social Security office for information and help.
- You can call 1-800-772-1213 (TTY 1-800-325-0778) for more information. Have your (or your child's) Social Security number handy.

Note: Supplemental Security Income (SSI) is different from Social Security Disability Insurance (SSDI).

SSDI is for those who paid enough into Social Security during their working years, and who have worked recently enough to qualify. For both SSI and SSDI, a person must meet Social Security's definition of disability.

Some people who were employed for short times or whose income was very low may qualify for SSDI, but may be able to get both SSI and SSDI because their SSDI payment is so low. In that case, the SSI payment is reduced by the amount of SSDI the person gets. See our information on <u>Social Security Disability Insurance</u><sup>11</sup>.

### Is there a downside to getting SSI?

People who get SSI may find that it can affect other benefits such as state or local welfare programs. If you get other benefits, these benefits might also affect your SSI. Talk to your local Social Security office about this, or find out more from your cancer social worker, financial counselor or patient navigator.

#### **Need more information?**

Other sources of information and support include:

**US Department of Health and Human Services** Website: <a href="www.healthcare.gov/how-does-the-health-care-law-protect-me">www.healthcare.gov/how-does-the-health-care-law-protect-me</a>
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This site explains patient rights with regard to health insurance under the Affordable Care Act.

**American Hospital Association** Toll-free number: 1-800-242-2626 (this is the customer service/publication order line) Website: www.aha.org<sup>13</sup>

AHA's Patient Care Partnership brochure teaches patients about rights and responsibilities in regard to their hospital stay. (It comes in English, Arabic, Chinese, Russian, Spanish, Tagalog, and Vietnamese.) The brochure is sold in bulk orders only and there's a fee for non-members. You can read it online for free, in any of the languages, at <a href="www.aha.org/aha/issues/Communicating-With-Patients/pt-care-partnership.html">www.aha.org/aha/issues/Communicating-With-Patients/pt-care-partnership.html</a><sup>14</sup>.

#### **National Library of Medicine**

Website: <a href="https://www.nlm.nih.gov/medlineplus/patientrights.htm">www.nlm.nih.gov/medlineplus/patientrights.htm</a> 151

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: <a href="https://www.medicarerights.org">www.medicarerights.org</a>16

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.

## **Hyperlinks**

- 1. www.cancer.org/about-us/what-we-do/providing-support.html
- 2. <u>www.cancer.org/cancer/financial-insurance-matters/understanding-health-insurance/government-funded-programs/medicare.html</u>
- 3. <u>www.cancer.org/cancer/financial-insurance-matters/understanding-health-insurance/government-funded-programs/medicaid.html</u>
- 4. www.ssa.gov/ssi/start.html
- 5. www.ssa.gov/pubs/EN-05-11000.pdf
- 6. www.ssa.gov/benefits/disability/apply-child.html
- 7. www.socialsecurity.gov/compassionateallowances
- 8. www.socialsecurity.gov/compassionateallowances
- 9. www.ssa.gov/
- 10. ssabest.benefits.gov/
- 11. www.cancer.org/cancer/financial-insurance-matters/managing-health-

insurance/social-security-disability-income-for-people-with-cancer.html

12. <u>www.healthcare.gov/how-does-the-health-care-law-protect-mewww.aha.org/</u>