

Applying for Disability Benefits with Kidney Cancer

Kidney cancer is typically aggressive and difficult to manage and treat. There are often no symptoms of the disease in its early stages, which unfortunately allows the cancer time to grow and spread. When caught early, surgical removal of the kidney or kidneys can be curative. If the disease has spread or metastasized, there is no known effective treatment, though there are treatments that can prolong life and slow the progression of the disease.

Kidney cancer also has a strong tendency to recur. Whether caught early or discovered in its more advanced stages, intensive therapies are necessary, and a kidney transplant may be required in some cases. These facts make a diagnosis of kidney cancer one that certainly prevents employment and therefore qualifies for Social Security Disability (SSD) benefits.

Eligibility for Benefits with Kidney Cancer

The Social Security Administration (SSA) provides two disability programs for which you may qualify:

- Supplemental Security Income (SSI) – which pays benefits to disabled individuals regardless of age or work history, but also has strict financial eligibility rules. An individual applying for SSI benefits cannot own more than \$2,000 in assets, which include savings, stocks, and life insurance.
- Social Security Disability Insurance (SSDI) – which pays benefits to disabled workers that have sufficient work credits from their former employment. The amount of work needed will vary depending on the age of the applicant, but the rule of thumb is that he or she must have worked for any five of the past 10 years. There are no asset limitations when applying for SSDI benefits.

To qualify for either or both of these programs, you must first meet medical eligibility requirements as listed in the SSA's [Blue Book](#), a guide for evaluating disabilities. This means you must meet or match a disability listing or prove through a "residual functional capacity" (RFC) analysis that your kidney cancer prevents employment. Additionally, you must clearly show that you have been or will be unable to work for at least 12 months or that your cancer is terminal.

Medically Qualifying for Benefits with Kidney Cancer

Kidney cancer is listed as Renal Cell Carcinoma in the SSA's Blue Book. There are also other types of kidney disease under which you may qualify for disability benefits:

- [Section 13.21](#) – Carcinoma of the kidneys, adrenal glands, or ureters, which:
 - Is recurrent, unresectable, or inoperable OR has metastasized
- [Section 6.03](#) – Chronic kidney disease requiring dialysis
- [Section 6.04](#) – Chronic kidney disease requiring a kidney transplant

The SSA will review your application and medical records to see if you meet or match a disability listing. If they are unable to grant benefits in this manner, they will then perform [an RFC assessment](#), which

requires you and your doctor to fill out “functional report” forms. Ultimately, these reports must show that your cancer and required treatments limit your abilities to the point that employment is not possible.

Whether you qualify under a listed condition or through RFC assessment, your medical records must be thorough and should include:

- Medical history and physical exam notes
- Lab tests, including urinalysis, blood panel, and liver function results
- Imaging results, which may include PET scans, CTs, MRI, ultrasound, or x-rays
- Surgical and post operative notes
- Treatment reports from biological, chemical, or other cancer treatments attempted
- A detailed statement from your doctor, documenting diagnosis, medical history, treatment protocols, and prognosis, as well as the limits your illness and required treatments place on you

Qualifying Under a Compassionate Allowance

Terminal illnesses and conditions that are very clearly disabling are included in the [Compassionate Allowance](#) (CAL) program. This ensures fast review and approval of benefits for CAL-listed conditions. Kidney cancer that is inoperable or unresectable is a CAL condition.

While medical eligibility for SSD with a CAL condition is virtually guaranteed, you must still provide the SSA appropriate medical records to review and approve your application for benefits. Specifically, they will need to see a biopsy report, documenting the diagnosis of kidney cancer and clinical notes reporting the tumor is inoperable. If this isn't available, surgical notes documenting that the surgeon was unable to remove or resect all of the cancer will also qualify kidney cancer as a CAL condition.

How to Apply for Benefits

Work closely with your doctor to thoroughly document your medical history and current condition. Ensure your doctor knows you are applying for disability benefits and ask that he or she prepare a detailed statement for the SSA.

If applying for SSDI benefits, you can complete the entire application online on the SSA's website. If applying for SSI benefits, you will need to make an appointment and stop by your [local SSA office](#).

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[Social Security Disability Help](#)