

UNDERSTAND YOUR DISABILITY RIGHTS

Need to apply for disability benefits and not sure what steps to take? Wondering how you can make the disability process work for you? Here are some tips from experts in the field that will help you access the disability benefits to which you may be entitled.

Be Aware of Different Types of Disability Benefits – and the Details. There are different types of benefits that you may be able to access when you are disabled while facing a breast cancer or ovarian cancer diagnosis, or any serious illness (www.ssa.gov). Understanding the guidelines for the different programs will allow you to access them when you need them most.

Social Security Disability Insurance, or SSDI, is a federal financial assistance program for you and your family members if you are disabled, have worked long enough, and have paid Social Security taxes.

Supplemental Security Income, or SSI, is a federal financial assistance program for you if you are disabled and demonstrate financial need.

Compassionate Allowances are conditions for which the Social Security office will expedite applications, which can otherwise take a lengthy time period to be approved. Some cancers are considered to be compassionate allowances.

Continuing Disability Review, or CDR, is the process through which the Social Security office will review your disability file approximately every three years. Keeping your records accurate and up-to-date will make your CDR go smoothly.

Make the Claim. Many find the hardest part of the disability process is making the initial claim. If you are having trouble getting started, find a friend or family member who can help you begin your file.

Confirm Your Disability Benefits and Statements. The Social Security office may make errors when calculating your benefits. They may overpay or underpay you. Review your statements carefully. There may be times when you need to challenge the Social Security office. You are your own best advocate. If you have a concern, step up to the challenge and confirm that you will receive the benefits to which you are entitled.

Stick With the Process. The disability process is not an easy one, and you may find hurdles along the way. Stick with the process, file the necessary paperwork, and make the needed calls. While the journey may be challenging, you have much to gain by advocating for yourself.