

Qualifying for Social Security Disability Benefits With a Terminal Illness

When you have been diagnosed with a terminal illness, you're likely worried about how you will make ends meet. Fortunately, help may be available. For people in your situation, as well as their eligible dependents, the [Social Security Administration](#) (SSA) offers disability benefits that help cover living expenses and medical costs.

How Do You Qualify?

If you are currently in hospice, it's almost certain that you will be approved for disability benefits. The SSA reviews all applications to verify that they meet a listing in the Blue Book, which is its official guide of disabling impairments, and terminal illnesses that require hospice care nearly always qualify. For example, if you have been diagnosed with amyotrophic lateral sclerosis (ALS), which is both progressive and incurable, you automatically meet [listing 11.10](#).

The Blue Book can be viewed [online on the SSA's website](#). Although an ALS diagnosis confirmed by clinical and laboratory evidence automatically qualifies you for benefits, if you have any additional questions you and your doctor can view the listing directly. Every condition will have unique qualification criteria, but if you're in hospice, you'll have no difficulty medically qualifying.

Who's Eligible for Benefits?

If you are approved for benefits, your spouse and any minor children may be able to receive [auxiliary benefits](#), which are added payments intended to support them directly. Eligible family members include:

- A spouse who is 62 or older
- A disabled spouse who is 50 or older
- A spouse who is caring for your children under 16
- A child who is under 18 or, if they are still in high school, 19 (this included adopted children and stepchildren)

These parties typically receive amounts that equal 50% of your disability benefits, with a single family able to receive up to 180% of your monthly payment. For example, if you get \$2,500 every month and have one minor child and a disabled spouse over 50, your family will receive a maximum payment of \$4,500. When your child turns 18, the payment will change to \$3,750, as only you and your spouse remain eligible. (\$2500 for you, and 50% of this amount for your spouse.)

Survivors' Benefits

The SSA understands that if you pass away, your loved ones can face a future that is financially trying as well as emotionally. For this reason, eligible dependents can continue to receive monthly payments known as survivor's benefits. Eligibility criteria is almost the same:

- A spouse who is 60 or older, provided you were married for 10 years or more

- A disabled spouse who is 50 or older
- A spouse who is caring for your children under 16
- A natural, adopted or stepchild who is under 18 or 19 if they are still in high school
- Parents aged 62 or older, provided that you covered at least 50% of their financial needs

Survivor benefits entail higher monthly amounts than disability payments. Although the household cap of 180% remains, a spouse aged 60 could get 71% of your benefits, and receive more as they approach retirement age. Minor children are entitled to 75%.

Your spouse (or child, if you are a single parent) will also be paid a one-time death benefit of \$255.

How Age Factors In

Although they're often confused, Social Security disability benefits and Social Security retirement benefits are not the same. They also may not be collected simultaneously. If you are over 66 and already receiving retirement benefits, you may not receive disability payments at the same time.

How to Apply

The easiest way to apply for SSA benefits is via the organization's website. If you are unable to use a computer, a family member or trusted friend can submit the application on your behalf. You may also apply in person. [In Maine](#), there are SSA offices in the following cities:

- Auburn
- Augusta
- Bangor
- Portland
- Presque Isle
- Rockland
- Saco
- Waterville

To schedule an appointment to apply for benefits in person, call the SSA at 1-800-772-1213.

Under normal circumstances, it takes up to five months to approve a disability application, but conditions such as ALS qualify the applicant for an expedited review of their claim: you could actually be approved in as little as 10 days.

Once the benefits start arriving, your financial worries will ease, leaving you free to concentrate on spending quality time with your loved ones and making the most out of the future.

This article was provided by [Disability Benefits Help](#). If you have any questions about Social Security disability benefits or the application process in general, don't hesitate to reach out to our team at help@ssd-help.org