

## Social Security Disability and Bone Marrow Transplants

### **Deanna Power, Director of Outreach**

If you or a loved one has a serious hematological disorder, you've likely discussed the need for a bone marrow transplant at least once. Whether you have been diagnosed with leukemia, lymphoma, sickle cell anemia, or another serious blood disorder, bone marrow transplant recipients are very often too ill to work. Fortunately, the Social Security Administration (SSA) offers resources for people in need.

#### Medically Evaluating Your Claim

No matter what illness you apply for, the SSA will compare your disability to its medical guidebook known as the Blue Book. The Blue Book lists hundreds of conditions that might qualify for disability benefits and the test results you need to be approved.

Fortunately, if you've received a bone marrow transplant, or a stem cell transplant, your medical approval process is very simple. Under Blue Book [Section 7.17](#), anyone who has received a bone marrow transplant or a stem cell transplant will medically qualify for at least 12 months after the procedure. Once one year has passed, the SSA will reevaluate your claim. If your condition is still preventing you from working, you could remain on Social Security disability benefits.

#### Waiting for a Transplant?

If you haven't received your bone marrow transplant yet, you will not meet the stem cell or bone marrow transplant Blue Book listing, but this does not mean you won't qualify. You instead need to prove that you are able to meet a different listing. Some conditions you might qualify under include:

- [Section 7.05](#)—Hemolytic anemias
- [Section 13.04](#)—Soft tissue sarcoma
- [Section 13.05](#)—Lymphoma
- [Section 13.06](#)—Leukemia
- [Section 13.07](#)—Multiple Myeloma

Each listing will have different requirements for approval. For example, acute leukemia will automatically medically qualify for disability benefits with only a diagnosis, while lymphoma will typically need to be aggressive and resisting anticancer therapy. Be sure to review the Blue Book with your oncologist or doctor to determine if you meet a listing while waiting for a bone marrow transplant.

#### Compassionate Allowances and Disability Benefits

Some conditions are so clearly disabling, the SSA will expedite an applicant's claim process. These illnesses are known as [Compassionate Allowance conditions](#). While receiving a bone marrow transplant is not a Compassionate Allowance itself, the causes of your transplant may be. Some Compassionate Allowance conditions that could require a bone marrow transplant include:

- Acute Leukemia
- Adult Non-Hodgkin Lymphoma
- Mantle Cell Lymphoma
- Primary Central Nervous System Lymphoma
- Primary Effusion Lymphoma
- Aplastic Anemia

If you qualify for a Compassionate Allowance, you don't need to do anything: The SSA will automatically flag your review for expedited processing. Instead of waiting 3-5 months to receive a decision on your claim, you could hear back from the SSA in as little as 10 days.

#### Starting the Application Process

Most Social Security disability applicants will be able to [complete the entire process online](#) from the comfort of their own home. If you prefer to apply in person, you can schedule an appointment at your [closest SSA field office](#) by calling the SSA toll-free at 1-800-772-1213. You will not need to physically submit medical evidence of your bone marrow transplant, as the SSA will gather your medical records on your behalf. Just be sure to list exactly where you received treatment so the SSA can quickly and easily find your treatment records.

Once approved for disability benefits, you can worry less about your household's finances and focus on your treatments.