

Kiplinger

Timely, Trusted Personal Finance Advice and Business Forecasts

 [License or reprint this article](#)

 [Print this article now](#)

Disability Benefits on a Fast Track

An applicant with a medical condition that's included in Social Security's 'compassionate allowances' program can get a benefits decision within days.

By Judi Hasson, From *Kiplinger's Retirement Report*, April 2014



Thinkstock

It used to be that some people with serious disabilities would die before the Social Security Administration finally got around to reviewing their applications for disability benefits. Today, applicants with one of 225 of the severest medical conditions can win approval within 15 days.

See Also: [Social Security Special Report](#)

The government's "compassionate allowances" program provides fast-track review of applicants who can prove that they have one of the medical conditions on the list, which includes various cancers, heart disease, and immune system and neurological disorders. (For the list, go to www.ssa.gov/compassionateallowances.)

Nearly 95% of compassionate allowances applications are approved. The other 5% are placed on an expedited appeals process. The average monthly benefit was \$1,146 in December 2013. As with all applications for Social Security disability benefits, compassionate allowances applicants must be unable to work.

The program was a godsend for Robert C., 55, a Milwaukee, Wis., businessman who was diagnosed with pancreatic cancer in January 2013. Robert, who did not want his last name used, applied in March 2013 and started receiving \$2,400 a month in April—the full retirement benefit he would have received at age 66. "It's helped us retain our home and helped us get back on our feet," he says.

Advertisement

The program began in 2008 to help the most severely ill cut through the huge backlog of applications for disability benefits. Before then, Social Security employees had no way to distinguish between the most urgent applications from tens of thousands of other disability claims received each year. With a lengthy backlog and a time-consuming appeals process, many qualified applicants died before getting payments.

Diseases and conditions are added to the list each year. There is no backlog for compassionate allowances applications, even though the application rolls grow as new diseases are approved. About 200,000 people have received benefits through the program since it started.

Benefit Decisions Within Days Instead of Years

The program is one of Social Security's "best kept secrets," says Cheryl Bates-Harris, senior disability advocate for the National Disability Rights Organization. "In the past, disability decisions were made by Social Security personnel who weren't medical professionals, and they were unaware of unusual diseases and their outcomes. The compassionate allowances program makes it easier for people to get benefits without having to wait two, three or five years," she says.

Here's how it works: Once an individual claims a compassionate allowances condition during the initial application, special software alerts the Social Security Administration that the case needs to be fast-tracked. Applicants must provide medical evidence, including medical records and recent test results.

After an applicant provides authorization, Social Security adjudicators will ask the applicant's doctors for information if all medical records aren't supplied. When the condition is confirmed, disability payments start flowing. You don't need a lawyer or advocate to help as long as you have a diagnosis that falls within the category. "There are diagnoses, like pancreatic cancer, where the outcome is dire. If you can prove you have the disease from your medical record, we will fast-forward your application," says Art Spencer, who recently retired as Social Security's associate commissioner for the office of disability programs.

For the quickest results, Bates-Harris suggests applying immediately after a diagnosis. Also, make sure every one of your doctors sends medical records quickly.

If your disability is not on the list, expect a lengthy wait. The average processing time for an initial disability claim under the normal procedures is 86 days, plus more than 450 additional days for a rejected applicant to complete the appeals process.

You can apply at www.ssa.gov/dibplan/dapply.htm, by phone at 800-772-1213 or at your local Social Security office. You'll need information about your health care providers and medications, laboratory results, and any medical records you have.

Editor's Picks From Kiplinger

- [Boost Benefits When Spouse Gets Disability](#)

- [Options for Covering Long-Term-Care Costs](#)
- [Does Insurance Cover Alzheimer's Care?](#)

This page printed from: <http://www.kiplinger.com/article/retirement/T051-C000-S004-disability-benefits-on-a-fast-track.html>

All contents © 2015 The Kiplinger Washington Editors