Childhood Brain Tumors: Getting the Help Your Family Needs

Raising a child is a challenge for any family. But if your son or daughter is coping with a brain tumor, the worry can be overwhelming. One or both parents may have to take time off work to provide the necessary care, which has an adverse effect on household income. When this factor is combined with expensive medical treatments, the financial distress is significant.

What Disability Benefits Are Available?

If caring for your child is causing you to struggle financially, you may be eligible to receive Supplemental Security Income (SSI) benefits. SSI is a federal program that assists families of children and adolescents with special needs or disabilities in the following ways:

- Monthly payments scaled to family income and resources
- Medicaid benefits for your child in most states
- Referrals to state programs for children with special healthcare requirements

Any parents who apply for SSI benefits on behalf of their child will have to undergo an evaluation of both family income and assets, with children from higher-earning households risking disqualification. Once your son or daughter turns 18, parental income is no longer a factor and they may have a better chance of qualifying if your household income was too high. The SSA has a chart online that lists exactly how much your family can make per month while still qualifying.

How to Medically Qualify for SSI Benefits with a Childhood Brain Tumor

Applicants for SSI benefits must meet certain medical criteria. These requirements are itemized in the Blue Book, which is the Social Security Administration (SSA) catalog of medical conditions and qualifications.

The majority of brain tumors are listed in Section 113.00: Malignant Neoplastic Diseases, which are evaluated using the following criteria:

- The origin of the tumor
- Involvement extent
- Response to applicable therapy as well as the therapy duration and frequency
- Any post-therapy residual effects

Benefits are typically awarded upon receipt of medical confirmation of diagnosis and the fact that the tumor continues to advance in spite of treatment.

Blue Book Listing 111.00 (Neurological Disorders) also references brain tumors and evaluates their effect on neurological functioning, which can include impaired communication, motor dysfunction, and epilepsy. If your child’s brain tumor has caused any type of intellectual impairment, they may also qualify under Blue Book Listing 112.00—Mental Disorders.

The Compassionate Allowances Program
In some instances, qualifying for a Compassionate Allowance is available for children with brain tumors. This SSA program makes it possible for parents to receive their child’s benefits in as little as 10 days. Qualifying conditions include:

- Ependymoblastoma: a malignant brain tumor that appears in early childhood
- Astrocytoma: tumors that appear in the brain’s supportive tissue
- Gliomas: brain or spinal tumors originating in glial cells

If your child’s condition is on the Compassionate Allowances list, ensure that the application for SSI benefits clearly states this. Applicants who qualify for Compassionate Allowances are placed higher in the queue to enable quicker processing of their cases.

The Supplemental Security Income Application Process

The application process consists of filling out several forms and attending an interview with an SSA representative. It may take months to obtain an interview appointment, although the wait time is shorter for children with Compassionate Allowance conditions. Required medical and non-medical documentation include:

- Medical appointment records
- Mental and physical examination results
- Diagnoses
- Treatment results

Appealing a Denial of Benefits

If you are denied, you may appeal the decision within 60 days of the notice date. Appeals can be made online or, in the case of a second denial, in front of a judge. It is interesting to note that an estimated 70% of applicants are originally turned down, and half of these are granted benefits upon appeal.

For more information on how to apply for SSI benefits on behalf of your son or daughter, visit the SSA website at [https://www.ssa.gov/](https://www.ssa.gov/), visit your local SSA office, or call 1-800-772-1213 toll-free. Once the benefits start arriving, your financial worries will ease and you can focus on being there for your child.

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