



**SOCIAL SECURITY**  
Office of the Chief Actuary

September 23, 2022

The Honorable Kathy Castor  
United States House of Representatives  
Washington, D.C. 20515

Dear Representative Castor:

I am writing in response to your request for estimates of the financial effects on Social Security of enacting H.R. 3183, the *Metastatic Breast Cancer Access to Care Act*, which you introduced on May 13, 2021. The estimates provided here reflect our understanding of the intended effects for Social Security beneficiaries from enacting the provisions of the bill consistent with the intermediate assumptions of the 2022 Social Security Trustees Report. We note that while the bill indicates that changes would apply for “disability insurance benefits,” which might be interpreted as only benefits payable from the Disability Insurance (DI) Trust Fund, we understand from your staff that the provisions are also intended to apply for disability benefits payable from the Old-Age and Survivors Insurance (OASI) Trust Fund, including benefits payable to disabled surviving spouses. We have enjoyed working with Nora Blalock of your staff in evaluating this proposal. The estimates and analysis provided here reflect the combined effort of many in the Office of the Chief Actuary, but particularly Craig Feinstein, Michael Stephens, Chris Chaplain, and Karen Glenn.

Enactment of this proposal would eliminate the 5-month waiting period for receipt of Social Security disabled worker and disabled surviving spouse benefits based on entitlement with a diagnosis of metastatic breast cancer. In addition to accelerating the availability of monthly Social Security benefits for qualifying individuals, enactment of this proposal would eliminate the 24-month waiting period for eligibility for Medicare coverage, thus accelerating Medicare entitlement by a total of 29 months. Our estimates presented here do not include the direct financial effects on the Medicare program. For this estimate, we assume that both waiting periods would be eliminated for initial applications for Social Security disabled worker, disabled surviving spouse, and disabled adult child benefits filed on January 1, 2023 or later.<sup>1</sup>

Over the long-range 75-year projection period, we estimate that the net effect of enacting the bill on the Social Security (OASDI) program would be negligible (i.e., less than 0.005 percent of taxable payroll for each year and over the period as a whole).

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<sup>1</sup> Note that disabled adult child beneficiaries are subject to the 24-month Medicare waiting period but not the 5-month Social Security waiting period. We assume elimination of the 24-month Medicare waiting period alone would have a negligible effect on entitlement for Social Security disabled adult child benefits (i.e., a change of less than \$500,000).

Over the 10-year period 2023 through 2032, we estimate that DI benefits for disabled workers and their dependents would be increased by a total of \$928 million, and that OASI benefits for disabled surviving spouses would be increased by a total of \$6 million. We further estimate a net reduction in OASI benefits of \$25 million over the same period, reflecting the fact that some of the additional benefits paid based on disabled worker benefit entitlement would be in lieu of OASI benefits that would otherwise be paid to the same individuals under current law. The net effect on the benefits paid by the combined OASI and DI Trust Funds would be an increase of \$909 million over the period 2023 through 2032. The net effect on the trust funds would be slightly less over the period due to the combined effects of: (1) revenue that would be transferred to the trust funds based on income taxation of the additional benefits, (2) reductions in interest earned by the invested assets of the trust funds, and (3) increases in administrative expenses. The table below shows the estimated net changes in OASI and DI benefit payments for each calendar year 2023 through 2032.

Estimated Net Change in OASI and DI Benefit Cost in Millions, Calendar Years 2023 through 2032												
Program	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2023-27	2023-32
OASI (a/)	(b/)	(b/)	(b/)	(b/)	-\$1	-\$2	-\$3	-\$4	-\$4	-\$5	-\$1	-\$19
DI	\$37	\$60	\$78	\$90	100	104	108	111	117	123	365	928
OASDI	37	60	78	90	99	103	105	107	112	118	364	909

a/ Net effects of changes in benefit cost to retired workers, their dependents, and disabled surviving spouses.

b/ Between -\$500,000 and \$500,000.

Note: Components may not sum to totals because of rounding.

We hope these estimates are helpful. Please let me know if we may provide further assistance.

Sincerely,



Stephen C. Goss, ASA, MAAA  
Chief Actuary