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UNDERSTANDING SOCIAL SECURITY DISABILITY

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***UNDERSTANDING THE
SOCIAL SECURITY
DISABILITY SYSTEM***

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***UNDERSTANDING THE
SOCIAL SECURITY
DISABILITY SYSTEM***

Protect Your Safety and Security

**Todd A. Farmer
Samuel J. Wright**

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UNDERSTANDING THE

SOCIAL SECURITY DISABILITY SYSTEM

Protect Your Safety and Security

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If *you* need help applying for Social Security Disability benefits, contact Farmer & Wright, PLLC now for a free consultation. This \$275.00 value is our free gift to you.

Call now for a free consultation!

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Authors' Reviews

Donna – October 2016 ★★★★★

“I was quite devastated and was wondering what and how I was going to take care of my problem. I walked into the office crying and of little hope. Sam was compassionate. The first thing he did was offer a tissue and kind words. Sam took care of everything he said he would. I am very pleased with the office lady as she was very compassionate to. I gave them a five star because they deserve it! I would highly recommend Farmer and Wright. I plan on using their services again on another issue in 2017.”

Review of Authors from www.google.com.

Debbie - November 2016 ★★★★★

“Very professional. I highly recommend this firm for anyone. Very friendly honest and helpful. They helped me with my legal issues and I thankful for them. Thanks guys!!!!”

Review of Authors from www.google.com.

Jim – September 2016 ★★★★★

“Amazing attorney. Farmer was very thorough and very detailed with his analysis about my case. I did not hesitate to hire him and happy with my results. Thanks again!”

Michael – August 2016 ★★★★★

“Farmer & Wright are very reliable attorneys. They have help me every

step of the way and paid attention to all the details. I would highly recommend this firm to friends and family!”

Dan J – November 2015 ★★★★★

“These guys did a great job with my case. I was prepped and prepared and everything was made simple. Great work and I would recommend them.”

Review of Authors from www.google.com.

Authors' Notes and Acknowledgements

Our mission at Farmer & Wright is to provide our clients with the highest quality legal representation to help them accomplish their goals. As part of that mission, we believe you must give to receive.

We want to thank our entire staff who take a genuine interest in our clients and go above and beyond to make sure they are having the best possible experience under sometimes difficult circumstances. Without their hard work, it would be impossible to serve some many people each month.

We hope you will use this book as a guide to assist you or someone you know through stressful times. We know being sick and in financial distress at the same time can be extremely challenging. Please use this book as the first step towards reclaiming peace of mind and a sense of control.

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Introduction

UNDERSTANDING THE SOCIAL SECURITY DISABILITY SYSTEM

Protect Your Safety and Security

Social Security Disability (SSD) is a system designed to create a *safety net* for people who cannot afford necessities and who are in great physical or mental distress.

You would think, therefore, that the system would be as simple as possible to navigate. Frustratingly, that's not the case. Whether your father received a diagnosis of leukemia that threatens his carefully laid out retirement plans; or your wife lost a lot of cognitive function after a ski accident, and she can no longer walk or sit without assistance, you need an easy way forward. But the complexity of the Social Security Disability process often adds insult to very real injury.

We wrote this book because we are on a mission to ensure that people like you (and their families) are treated fairly. I want to minimize people's anxiety and suffering and help them overcome long odds and enjoy life.

Obviously, the technical issues concerning Social Security Disability are too much to cover exhaustively in this short book. But we will touch on many important points in the pages ahead.

Please bear in mind that critical dates, deadlines and thresholds change on a regular basis, and remember that this is not a “how to” book, nor should it substitute for a consultation with a qualified Social Security Disability lawyer.

Our goal in this book is to *help you understand Social Security Disability from a 20,000-foot level.*

We will answer many pressing questions keeping you up at night about how to apply for benefits, how to sidestep common obstacles, and how to make the process less stressful and uncertain.

Nevertheless, you will likely still have questions that arise as you read. Please write those down. To get insight into your Social Security Disability situation directly from me, please flip to the end of this book to find out how to schedule a private and confidential consultation. I want to help you get to the root of your challenges and solve them. Let's get started!

Safe and Secure #1

How does Social Security Disability work, and how is it different from Social Security retirement?

During your career, you pay money into the U.S. Social Security system, and an agency known as the Social Security Administration (SSA) then uses those assets to fund benefits for current beneficiaries.

You personally don't get any money back directly, but you do benefit from Social Security later, indirectly.

For instance, Vanessa earned work credits during her 35 years as a nurse and X-ray technician. Although she could opt for Social Security benefits at 62, Vanessa decided to hold off until she was 66, so that she could receive full benefits.

Vanessa did this because the benefit amount that you take lasts a lifetime – you cannot “work your way up” from a lower amount.

Angie, on the other hand, suffered a debilitating stroke shortly after going on a rollercoaster with her great niece. She wasn't ready to retire, but she sought disability benefits through a separate program, *Social Security Disability*, which helps people who have been mentally or physically impaired.

Angie's stroke – and the subsequent downstream consequences for her, such as the fact that she could no longer sit up, type at the computer or concentrate for more than 15 minutes at a time – did not automatically qualify her for SSD, even though her doctor said she was disabled. Angie had to prove that she was financially eligible for Supplemental Security Income (SSI) and had to meet medical benchmarks to get benefits.

Vanessa's case involves the basic Social Security model – a benefits plan to help retirees meet their financial obligations. Obtaining Social Security for retirement is a relatively straight-forward process. Choosing when you will retire is usually the most complicated part.

Even though Angie hasn't reached the retirement age, both she and Vanessa are eligible for Social Security benefits.

In Angie’s case, she paid into the Social Security system during her working years, and now she is entitled to her benefits because of her disability just like a normal retiree.

The problem is that applying for Social Security Disability (SSD) benefits isn’t nearly straightforward as applying for SSI benefits. To avoid fraud – where the applicant is physically and mentally able to work – the federal government requires SSD applicants to prove their disability prohibits them from gainful employment.

While some applicants are approved during Level 1 (which we’ll discuss later), many are denied benefits for a variety of reasons. Some denials are made because the Social Security Administration ruled that the applicant’s disability wouldn’t keep him from gainful employment. But others with quite serious disabilities are denied because of mistakes made during the application process.

To be sure, the application process is anything but simple. An applicant must have her so-called “ducks in a row” to receive SSD benefits. Unfortunately, only 33 percent of applicants are approved at Level 1 – a statistic that underscores the difficulty many applicants face when attempting to receive the benefits to which they are entitled.

The good news is that SSA allows an applicant multiple chances to appeal a denial ruling. In fact, there are four levels of appeals after the Level 1 application process where an applicant can try to reverse an unfavorable ruling. We'll discuss these levels later in the book.

Of course, pursuing the appeals process takes time; and while the denial rates vary at each level, the odds are against an applicant. For instance, at Level 2, 88 percent of appeals are denied. At Level 4, where an Appeals Council hears your case, the denial rate is 99 percent.

Making matters worse is the time it takes an applicant to navigate through the application and appeals process. While an applicant at Level 1 can expect to wait three to six months for a ruling, an applicant appealing an unfavorable ruling at Level 3 can wait over a year. In fact, in 2016, the average wait for an appeal to get processed was 526 days¹.

The high denial rate and long wait periods are why those considering applying for SSD benefits must fully understand the process. Let's look now at the requirements to receive benefits.

¹ <https://oig.ssa.gov/sites/default/files/audit/full/pdf/A-05-16-50167.pdf>

Safe and Secure #2

What are the financial and medical requirements for Social Security Disability?

To pass the threshold for SSD benefits, an applicant must meet financial and medical eligibility requirements. The financial requirements determine if an applicant has earned benefits by working the minimal number of quarters – and, thus, paying into the Social Security system. The medical requirements determine if an applicant’s disability keeps him from working and earning a paycheck. We should tackle these one at a time.

To understand the **financial eligibility requirements**, consider the case of Reginald, a steel worker who mangled his leg in a roadside accident on the first day of his winter vacation.

The Social Security Administration (SSA) determines Reginald’s “insured status” by assessing things such as

how much he paid into Social Security and how much he worked prior to his leg injury. The date he stopped working at the steel mill marked the start of his claim.

To meet the financial threshold for SSD, you must have worked and paid into the program (mandatory payroll taxes) for five of the last 10 years. If an applicant hasn't worked in the past ten years, then they must prove that their disability occurred during the first five years after they stopped working.

In Reginald's case, his injury has occurred recently, so he doesn't need to worry about SSA's ten-year rule. Nevertheless, Reginald must show that he worked at least 20 out of 40 quarters prior to the claim. If an applicant is younger than 32, the requirements are a bit different. If Reginald's 23-year-old son, Stephen, had been injured instead, he might have been able to qualify with fewer credits because he was relatively young when he got hurt.

Reginald also must worry about a timeframe known as the "Date Last Insured" or DLI. If he waits more than 5 years after this date, he will lose his insured status. This doesn't mean that he will never be able to get Social Security Disability, but it could make his path to obtaining benefits more complicated.

Social Security Disability and Supplemental Security Income rules define “disability” thusly: “the inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months.”²

To expand on this rather vague definition, SSA lists fourteen categories of impairments that it considers meeting the threshold for “disability.” They are:

- Musculoskeletal
- Special Senses and Speech
- Respiratory Disorders
- Cardiovascular System
- Digestive System
- Genitourinary Disorders
- Hematological Disorders
- Skin Disorders
- Endocrine Disorders
- Congenital Disorders
- Neurological Disorders
- Mental Health Disorders
- Cancer

² <https://www.ssa.gov/disability/professionals/bluebook/general-info.htm>

- Immune System Disorders³

In addition, the SSA has a “Compassionate Allowances” program that expedites the claims of applicants whose conditions are so severe that they clearly meet the threshold of disability. This list of conditions includes roughly 200 specific conditions within the fourteen categories⁴. We will look more closely at this program in Chapter 7.

Monica’s case, meanwhile, helps us understand the **medical requirements**. Monica’s doctor diagnosed her with a rare form of ovarian cancer, which, while potentially curable, would weaken her and prevent her from working for at least 20 months. That diagnosis would allow Monica to meet her requirements for SSD.

If, despite her cancer diagnosis, Monica could do work and generate a profit (i.e. Gainful Activity), she might not qualify.

What determines her SGA? A complex suite of factors, including:

- How many hours Monica worked;
- How much she earned per month;

³ <https://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm>

⁴ <https://www.ssa.gov/compassionateallowances/>

- Whether she worked or could work part-time;
- Whether the disease blinded her.

A Social Security Disability attorney could help Monica assess her medical requirements and take action accordingly.

Safe and Secure #3

What kinds of benefits will I qualify to get?

While this book focuses on obtaining the most common type of Social Security Disability benefits, there are four more types of SSD benefits to which you may be entitled. Throughout this book, we will maintain our focus on the basic SSD benefit, but we want readers to be aware that the other benefits exist. If you are unsure whether you qualify for any of these benefits, you should schedule a consultation with a SSD lawyer, who will be able to answer your questions.

Under the Social Security Disability program there are five ways one might obtain benefits.

1. Disability Insurance Benefits: When we talk about the most common type of SSD benefits, we're referring to this category. As stated earlier, you could qualify for SSD benefits if you've worked five of the last ten years and have suffered a work-limiting disability.

For example, “Weekend warrior” Pete was only 52 years old when he suffered a debilitating collarbone and chest fracture while playing basketball with friends from work. He qualified for disability benefits, because he met the SSA’s medical and financial requirements and worked a substantial amount (more than 5 out of 10 years) before the basketball injury.

2. Disabled Widows’ and Widowers’ Benefits. These benefits are available to disabled widows and widowers whose deceased spouse worked and paid into Social Security through payroll taxes. To qualify, you must also be at least 50 years old, although a non-disabled widow or widower would also be eligible at age 60.

For example, Anne lost her spouse of 42 years, Herman, and could barely rise from her wheelchair at age 67. Since Anna was over 50 years old and disabled, she qualified for what are known as Disabled Widows and Widowers Benefits... but *only* because Herman paid into Social Security while he worked.

3. Disabled Adult Child Benefits. A child who is disabled before age 22 may be eligible for these benefits if the parent is deceased or receives Social Security benefits, retirement or disability.

For instance, Hector was a 19-year-old with a severe genetic disorder. When his father, Raphael, passed away tragically in a motorcycle accident, Hector became eligible to obtain Disabled Adult Child Benefits. In order for him to qualify, a medical doctor had to diagnose his disability prior to his 22nd birthday.

4. Supplemental Security Income (SSI) Benefits. This benefit is reserved for a disabled person or for non-disabled people 65 years and older with limited income. Unlike regular SSD benefits, you might be eligible for SSI if your income is below a certain threshold even if you've never worked.

For example, Rebecca was a homemaker who raised three children by herself but never paid into the Social Security system. She still might qualify for Supplemental Security Income (SSI) benefits for her Parkinson's related disabilities – money that could supplement her other state and federal benefits, such as food stamps.

5. SSI Child's Disability Benefits. Likewise, a disabled child would also be eligible for SSI if they are below are certain income threshold.

So, for example, Rebecca's disabled child, Marvin, meanwhile, might be eligible to obtain SSI Child Disability Benefits because of his family's financial problems.

Safe and Secure #4

How does the Social Security Administration evaluate SSD cases?

Lori's headaches wouldn't quit. The splitting migraines made it nearly impossible for her to concentrate on her high-level marketing job. Doctors had run over a half-a-dozen tests and scans on her to figure out what was going wrong.

Lori was desperate for answers not just about her condition but also about the benefits process. Her headaches prevented her from being able to concentrate for long periods of time. Hopefully, the following explanation would be simple enough for even her to digest.

First, she would need to apply, which would start Lori at Level 1 in the SSD application system.

She could do so at a Social Security office near her; or go to ssa.gov/applyfordisability or call 800-772-1213.

Lori could ask a qualified Social Security Disability lawyer to help her with the application process – probably a good idea if her headaches made it too hard for her to stay on the phone or deal with basic paperwork.

Once Lori’s application has been accepted, she should get a piece of mail within 2 to 3 weeks announcing that her application is being reviewed.

If her case was denied, she would have 65 days from the date stamped on the letter to appeal using a process known as a “Request for Reconsideration.”

If Lori chose to appeal the decision, she would begin Level 2 of the SSD process.

At this stage, Lori’s application would be reviewed by another SSA representative, who would serve as “another pair of eyes,” so to speak, to see if the first representative had missed anything important. Lori should expect to hear about her reconsideration in three to five months.

If the representative confirms the denial ruling from Level 1, then Lori has the option of entering Level 3 of the SSD process, also known as a Hearing.

At this level, Lori again has 60 days to appeal the Reconsideration and ask for a Hearing with an

administrative law judge (ALJ). Similar to a court hearing, Lori or her SSD lawyer will have an opportunity to argue her case before an ALJ. However, the ALJ is the sole decider at this level; there isn't a jury. Importantly, Lori will be able to submit additional evidence to support her application, such as further testimony from a medical professional who has reviewed her condition, or even a work colleague who can speak to Lori's inability to continue working. However, the ALJ can also seek advice from other witnesses, such as an independent medical professional. After weighing all the evidence, the ALJ will make a ruling on Lori's application.

It's important to note that the Level 3 Hearing has the longest wait time in the SSD process. Applicants can expect to wait more than a year before seeing an ALJ who will hear their case. This can be a trying time for many applicants and their families, who might be struggling financially. But remember that if the ALJ approves your application, benefits will be awarded from the onset of your disability, not on the date of the application's approval.

Nevertheless, an applicant considering continuing an appeal at Level 3 should think about hiring a qualified SSD lawyer as their advocate. This is an important decision not only because a lawyer will help you obtain the right kind of evidence to present to an ALJ, but also because your

disability as well as your tightening finances could limit your ability to focus on the case.

If the ALJ once more denies Lori's claim, she isn't without options. She can enter Level 4 of the SSD process, known as the Disability Appeals Council. At this level, Lori has 60 days from receipt of the ALJ's ruling to request a review from the Appeals Council. Importantly, the Appeals Council might deny Lori's request, thereby affirming the ALJ's decision. If it grants the request, Lori won't have to go to court, as she did at Level 3. Rather, the Appeals Council will review the ALJ's decision to assess if any procedural errors were made. In other words, Lori won't be able to submit additional evidence or present any further witnesses.

The Appeals Council will make one of three decisions on Lori's case. First, it could deny her application, in which case Lori could pursue the final step of the SSD process. The Appeals Council could also remand her application to Level 3, which means Lori's case would be heard by another ALJ. Or, the best outcome, the Appeals Council could approve her application, reversing the ALJ's decision.

If the Appeals Council denies Lori's application or affirms the ALJ's decision, she has 60 days to file an appeal in federal court. This is Level 5, the final step in the SSD application process.

Appealing the decision of the Appeals Council would require Lori to file a civil complaint in federal court. If the federal court grants the appeal, then Lori would likely want to hire an attorney, if she had not done so already.

Safe and Secure #5

How does the Social Security Administration assess whether I am “disabled enough” for benefits?

Miranda wanted to make sure that government really understood just how disabled she was – how hard it was for her even to sit at a desk, let alone engage in the hard-nosed sales negotiations she did prior to her fibromyalgia diagnosis.

The government wants to know: *can Miranda do basic work?* The SSA will look at the broad sweep of her career and assess not just the work that she did at her previous job but also at any work she did over the past 15 years.

Prior to her fibromyalgia diagnosis, Miranda earned money as an ad agency Vice President, a local newscaster, a research assistant at a law firm and a waitress. The government could determine her to be ineligible for benefits if she could do *any one* of those jobs.

With the help of her lawyer, Miranda should make the case for her disability by pointing out how many work days she had to miss because of the fibromyalgia. She should also highlight her struggles to pay attention for more than 10 minutes at a stretch because of the chronic pain, her inability to collaborate with colleagues and the glacial pace of her output.

The Administrative Law Judge (ALJ) who evaluates Miranda's case will assess her reports as well as her physical presence and demeanor.

Miranda wouldn't want to lie or stretch the truth, but her attorney would likely advise her to avoid getting "dressed up" for court appearances and instead to emphasize her helplessness and disability.

For instance, Miranda probably shouldn't wear good shoes or carry a designer handbag. She shouldn't speak swiftly or be energetic. Most of us try to mask our pain while in formal social situations. Don't do that while in front of the ALJ. Be yourself, and don't deny your discomfort for reasons of decorum.

Miranda might also benefit from:

* Having recently and thoroughly updated medical records;

- * Documenting any side effects from medications or therapies;
- * Showing that she has taken steps to try to get better;
- * Following through with her therapies as opposed to just giving up. Effort matters!
- * Obtaining a note from her physician that contains concrete information about her condition. For instance, if Miranda's doctor writes something like "Miranda is very sick" or "Miranda is clearly incapacitated," that's actually *less* helpful than more specific statements such as "Given her back condition, Miranda cannot lift more than 10 pounds at a time" or "Miranda's fibromyalgia prevents her from standing or sitting for more than an hour-and-half consecutively."

Concrete limitations paint a more compelling picture and give the ALJ easy justification to find in your favor.

Safe and Secure #6

Is there any way to speed up this lengthy process?

Genevieve endured a double whammy. After a drunk driver rear-ended her Datsun at a stoplight, she was hospitalized for two weeks with a broken spine, at which point doctors x-raying her found that she had advanced liver cancer.

For understandable reasons, Genevieve's family worried when they learned about the length of the Social Security Disability process. Fortunately, the government has established what's known as the Compassionate Allowance Program, which expedites the processing of SSD cases involving severe illnesses or injuries.

The list of some 200 conditions eligible for the Compassionate Allowances program is too long to provide in full here, but we can explain the process in a bit more detail. The first thing to know is that an applicant whose

condition is on the Compassionate Allowance list doesn't need to fill out a special application. The SSA office reviewing the application will make the determination. That said, you should know whether your condition qualifies as a Compassionate Allowance by visiting the SSA Compassionate Allowance web site at:

<https://www.ssa.gov/compassionateallowances/>

Per the government's website: "Individuals with CAL conditions may receive a decision on their claim in a matter of weeks instead of months or years.

It can vary depending on several factors, but primarily on:

- How quickly we obtain medical evidence from a doctor or other medical source;
- Whether a medical examination is necessary in order to obtain evidence to support the claim; and
- If the claim is randomly selected for quality assurance review of the decision."

Also, do note that being selected for this program does *not* mean that you will be entitled to extra benefits because of the severity of your condition; it simply means that your case review will be accelerated.

If you're still unsure whether your condition would allow you to enter the Compassionate Allowance program,

schedule a consultation with a qualified SSD lawyer, who will help answer your questions.

Since Genevieve's cancer was on the Compassionate Allowances list, her family bypassed some of the red tape and got her benefits flowing faster.

Safe and Secure #7

What will happen at my Social Security Disability hearing?

Norris thought that his Social Security Disability hearing before an administrative law judge would be a trial similar to the courtroom dramas featured on his favorite one hour shows.

But SSD hearings are surprisingly low-key. They last an hour or less: the judge will ask you questions; and your lawyer will also ask you questions. The goal is not to “make you crack” (i.e. to reveal that you are somehow playing up your disability) but rather just to get to the truth of the situation. You want to help the judge understand just how uncomfortable and incapacitated you are.

If you do not speak English well, the court should have an interpreter, but you might want to bring a relative or friend to help you translate. It’s helpful to work with an attorney to prepare for this hearing.

Norris did not want to say or do anything, even accidentally, that might restrict his chances for obtaining maximum benefits.

The ALJ assessed numerous factors, including Norris' medical records as they pertained to his roofing fall, his testimony about how his injuries prohibited him from returning to his construction job and instilled in him a debilitating fear of heights, and his lawyer's arguments.

After the hearing, Norris waited anxiously for the judge to weigh in, but he knew that he had one more chance to seek benefits, even if the judge denied his case. Within 65 days of receiving the judge's decision, he could appeal to what's known as the Appeals Council, which has the power to overturn the ALJ's ruling.

Safe and Secure #8

What possible outcomes should I expect for my case?

Let's take a look at three.

1. Fully favorable.

Mary Jane's doctor diagnosed her with cervical cancer and ordered a hysterectomy and chemotherapy to prevent the disease from spreading. She did, however, enjoy some stress relief when she obtained a fully favorable ruling from the SSA after applying for benefits. She did not have to go through a fatiguing appeals process.

2. Partially favorable.

Rami got an infection while travelling overseas. Things got worse once he returned to the U.S., resulting in permanent loss of function in both his arms and part of his lower back.

The SSA determined, however, that Rami could still do profitable work, and thus the agency gave him benefits with a later date for onset of payments. Rami had to assess whether to appeal and fight for full benefits or just accept the decision.

3. Unfavorable.

After falling off her dressage horse, Mandy suffered a concussion that left her bedridden for six months. Fortunately for her (but not for her claim), her doctor noted Mandy's rapid healing and determined that she would be able to return to work 10 months after the incident at the stable. Since this timeframe was too short to qualify per the SSA's medical eligibility restrictions, Mandy did not obtain SSD benefits.

Safe and Secure #9

What are three strategies I can use to increase the likelihood of qualifying for benefits?

Hortensia was scared. Given her diabetes along with her family history of heart disease and Alzheimer's, she wanted a safety net to help her through her latest medical crisis. She also wanted to return to her job as a veterinarian's assistant ASAP.

Hortensia's lawyer offered three strategies to strengthen her case.

First, they would go **through the medical listings** the Social Security Administration uses to screen out serious cases and speed them up. These include:

- A very low IQ (under 60)
- Cerebral palsy
- Cancer that has spread

- Very limited heart capacity
- Spinal damage that's so severe that walking is all but impossible

Next, her attorney would assess whether she qualifies for benefits under what's known as the **grid rules**. Basically, these rules take a look at physical impairments with respect to your fluency in English, your age, your career history and your educational levels. If your case falls within a certain "grid," you automatically win.

Finally, Hortensia might demonstrate her lack of fitness as an employee. Hortensia was over 50, and she clearly couldn't handle her animal care work. But could she do an entry level job, like word processing or data entry?

The SSA would look at many factors when assessing Hortensia's work capacity, including whether she suffers side effects from medications, her work history and skills, witness statements, job restrictions and whether she appears credible.

Safe and Secure #10

What will increase the likelihood that I will win my Social Security Disability case?

Rubin was investigating how to help his 74-year-old father, Abraham, who suffered from many medical problems, including irritable bowel syndrome, multiple sclerosis and an autoimmune disease.

Rubin learned that the following elements could help make sure his dad qualified for SSD benefits.

First, Abraham should strongly consider retaining a lawyer who has a lot of experience successfully handling Social Security Disability cases.

Next, he and his father should give the attorney comprehensive, specific information about what's going on with respect to the autoimmune disease and all the other

medical and work problems. Rubin reminded his father that what he told the attorney would be confidential.

Abraham gave the attorney his mental health history and work and medical records dating back five years – the last time Abraham was able to work even part time. He also told the attorney about his seven medications and their constellation of side effects, including drowsiness, weight gain and stomach problems.

Abraham also disclosed his income over the past 10 years, so that the attorney could help him qualify for Supplemental Security Income (SSI) benefits.

In addition, Abraham learned that he needed to appeal any denial within the timeline (and to provide good cause for appealing), so that he would not have to start a new claim or reopen an old one.

The lawyer advised Rubin and Abraham to document medical records accurately and honestly and to keep track of advice that doctors and other specialists said.

Finally, given Abraham's worsening rheumatoid arthritis and digestive problems, the attorney suggested that Abraham see a medical specialist for further evaluation.

It is vitally important to keep up-to-date with your medical records and obtain an opinion from your doctor specifically on your disability. Some items that should be included in your records include your doctor's professional opinion on how you are limited physically, and how you should adhere to these limitations to protect your health and well-being.

A qualified SSD lawyer should be able to provide your physician with a checklist designed specifically for the application process. Although many physicians are familiar with the SSD process, some might not know which information would be most relevant to your case.

Safe and Secure #11

What problems could make my case harder to win?

Denise's kidney and liver ailments were so numerous that recounting her medical saga took over half an hour.

However, she was still nervous that something might go wrong with her Social Security Disability case that would delay or deny her benefits.

Here are things that someone like Denise should keep in mind – mistakes to avoid:

Mistake #1: Not seeing her doctor or following her doctor's instructions.

Many people like Denise who are hurt and sick and stretched financially avoid going to the doctor, because they don't want to spend more money (even on co-pays) than they absolutely need to spend. Denise also might be worried about getting "bad news."

However, if the SSA notices that Denise doesn't see her doctor regularly, the government might conclude that she's not that sick or incapacitated.

Mistake #2: Going back to work – even at a relatively “easy” job – during the disability application process.

Denise should talk to a qualified Social Security Disability attorney to find out what she can do to pay the bills and whether she can work part time during the process. If the SSA sees Denise doing work (even at a job she's overqualified to do), it could deny benefits.

Mistake #3: Engaging in criminal acts, such as abusing prescription medications.

If a desperate Denise abuses painkillers to drown out the pain, that act alone wouldn't necessarily disqualify her from benefits. However, the court might appoint an individual known as the *representative payee* to handle her benefits and life's critical necessities.

Mistake #4: Handling the case without consulting an attorney.

The complicated red tape and multiple deadlines associated with even straightforward cases can lead to denials, delays and frustration.

Denise should remember that while there are times in life to apply the “pull yourself up by the bootstraps” mentality, navigating the Social Security Disability system without any training is hazardous.

Denise would obviously never try to fly an airplane by herself or perform surgery on her own kidneys or liver by herself. She intuitively understands that doing so would be reckless, even if she read about the process online or took a few classes on the basics.

With so much on the line, you want to minimize the likelihood that anything will go wrong and lean on trusted, qualified people to obtain a fair outcome.

Obviously, even the most effective SSD attorney in the world can't guarantee results. Denise, of course, is not looking for *certainty* but rather for ways to *increase the likelihood of success* and to *minimize uncertainty and surprise*.

The right attorney – someone who's compassionate, dedicated, knowledgeable and assertive and who shares her values – can answer her questions and steer her in the right direction.

That way, she won't be as agitated, and she will have more energy to focus on her recovery – to do things like meditate, eat well, be with her children and concentrate on pain management and rehabilitation techniques.

Safe and Secure #12

What is the ticket to work program? Who qualifies, and what are the benefits?

One of the big challenges associated with going on federal disability involves returning to productivity, if/when your illness subsides enough to allow you that flexibility. If you go back into the workforce, will you lose your disability benefits? If so, is there anything you can do to keep them *and* work again?

The Social Security Administration runs a special program—called Ticket to Work—designed to fill this need for qualified applicants between 18 and 64 years of age. It lets you get employment support and enjoy work incentives while retaining your Social Security Disability benefits.

According to the official website for the program, “Ticket to Work connects you with free employment services to help you decide if working is right for you, prepare for work, find a job or maintain success while you are working. If you choose to participate, you will receive

services such as career counseling, vocational rehabilitation, and job placement and training from authorized Ticket to Work service providers, such as Employment Networks (EN) or your state Vocational Rehabilitation (VR) agency. The service provider you choose will serve as an important part of your “employment team” that will help you on your journey to financial independence.”

You can determine whether you’re eligible by calling the Ticket to Work Help Line at 1-866-968-7842 / 866-833-2967 (TTY); or visit [/www.choosework.net/](http://www.choosework.net/) to learn more.

Safe and Secure #13

Why is it so hard to qualify for social security disability benefits? What's the fundamental reason?

First, understand that the SSD screening process is very strict by design.

The Social Security Act says that, for the purposes of SSD, someone is only considered disabled if he or she has a several medical problem that's expected to last 12+ months or result in that person's death. Furthermore, the person cannot return to doing previous work or adjust/retool to do new work.

Thanks to these rigid standards, beneficiaries are extremely unhealthy relative to the rest of the population. For instance, per the SSA's official website: "Social Security disability beneficiaries are more than three times as likely to die in a year as other people the same age."

The Organization for Economic Co-operation and Development describes the U.S. system as having “the most stringent eligibility criteria for a full disability benefit, including the most rigid reference to all jobs available in the labor market” (OECD 2010, 89).

But why *does* the government reserve these benefits only for the extremely sick?

The answer here is complicated. Philosophically, for a myriad of reasons too complex to tackle in a meaningful way in these pages, the United States has adopted a conservative stance towards creating social safety nets for its citizens.

A December 2013 Politifact analysis—comparing social protections in the U.S. and in Europe—described these differences in quantitative terms. Their conclusion: “Steven Rattner said, the United States is “behind many countries in Europe in terms of the ability of every kid in America to get ahead.”

Some conservative economists say the comparisons between countries are imperfect, that we need better data, and Americans are doing just fine if you look at their ability to simply out-earn their parents. We don’t know how that compares to European countries.

But many studies back up Rattner's point. Studies show that we are behind "many countries in Europe in terms of the ability of every kid in America to get ahead." Nordic countries have particularly higher rates of income mobility than the United States.

We rate the statement Mostly True.”

Another big issue at play is the “greying” of the Baby Boomer generation. As Americans born in the 1940s, 1950s and early 1960s exit the workforce and phase into retirement, shifting demographics will exert serious pressure on our social safety net. In addition, millions of women joined the workforce in the last several decades and worked enough to qualify for SSD benefits. This is something to celebrate—a great stride for gender equality. However, the influx of these new beneficiaries could further strain the system's resources, according to the SSA.

With millions of additional Americans dependent on this protection, SSD and other federal programs could struggle to fund benefits. In other words, the program's strict barriers for entry may just be a *consequence* of these larger economic pressures.

Safe and Secure #14

What are some compelling and illuminating facts about social security disability?

Estimates suggest that as many as 10% of all Americans suffer from a severe disability, and as many as 20%--one in five people—have a disability of some sort.

Disability and illness afflict young people, too. In fact, **approximately 25% of 20-year-olds working today will suffer some disability prior to hitting retirement age.**

The SSD program does not pay very generously. According to government figures, the average monthly amount that Social Security paid out in 2015 was just \$1,165. **That adds up to just \$13,980 a year.** By contrast, the official poverty line threshold is \$11,670 a year.

The SSA, together with the Office of the Inspector General, **aggressively targets those who attempt defraud the system.**

This zealous attitude has, per government figures, dropped the incident of fraud to substantially less than one percent.

The government's Cooperative Disability Investigations program, for instance, is designed to stop fraud proactively. The SSA claims that this program saved the government \$340 million in fiscal year 2012.

However well-intentioned this crusade against fraud is—and the point is to reserve funds for people who genuinely need it, so they don't suffer—it's important to **guard against false positives**. In other words, you want to avoid getting unfairly flagged for committing fraud or for otherwise violating rules of good conduct as you seek benefits.

To make sure you stay above board and avoid creating any problems for your case, consult with an experienced Social Security Disability attorney.

If you notice (or hear of) someone else attempting to game the system, speak up. You can reach the Office of

the Inspector General at 1-800-269-0271. You can also report on waste, fraud or abuse at <http://oig.ssa.gov>.

Congress authorized the Social Security Disability Insurance program back in 1956, after two decades of political debate and discussion, per an amendment to the Social Security Act.

The program was guided by five basic tenets:

“(1) benefits would be for individuals with established work histories who were unable to continue working because of disability;

(2) benefits would be earned under the program and paid for with dedicated contributions;

(3) the definition of disability would be strict, requiring a medically determinable impairment that prevented substantial work and was expected to last indefinitely;

(4) benefits would be modest, providing workers who became disabled with a basic level of financial security; and

(5) return to work would be encouraged and supported through the provision of vocational services.”

In 1958, another amendment qualified spouses and minor children of hurt and sick workers to receive benefits through this program.

As of December 2014, approximately **9 million workers** were receiving benefits in addition to **1.8 million child dependents** and nearly **149,000 spouses** of hurt workers. The total monthly payout was about \$11.1 billion—or \$133.4 billion over the course of a calendar year.

Safe and Secure #15

What is Supplemental Security Income (SSI)? How is it different from Social Security Disability?

Supplemental Security Income (SSI) is a program that gives monthly benefits to people with limited income and resources. It provides cash to meet basic needs such as food, shelter, and clothing. SSI only applies to people who are blind, disabled, or over the age of 65. Many people confuse SSI with Social Security Disability (SSD), but they are separate programs with different qualifications and application processes.

The main difference between the two is that SSD is available to employees with a certain number of work credits. SSI is available to low-income individuals who do not qualify for SSD. SSI is need based; it looks at the income and assets of the applicant, not work history.

Who Qualifies for SSI?

To qualify for SSI, you must be blind, disabled, or 65 or older *and* have limited income and limited resources.

According to the Social Security Administration, blindness is defined as a central visual acuity of 20/200 or less with use of a correcting lens, or if you have a visual field limitation in your better eye. You also must be a U.S. citizen, a resident of one of the 50 States (or the District of Columbia or Northern Mariana Islands), or in a certain category of alien. Other stipulations for qualification apply. Visit <https://www.ssa.gov/ssi/text-eligibility-ussi.htm> for information about eligibility requirements.

To be considered “disabled” for the purposes of SSI, a child must be diagnosed with a mental/physical disability that results in marked functional limitations, that may result in death, or that has lasted longer than 12 months. Emotional and learning problems count as disabilities in children. Adults are considered disabled for the purposes of SSI if their disability prevents them from performing substantial gainful activity (SGA) and if the problem can be expected to result in death, or if it has persisted for 12 months or longer.

“Substantial gainful activity” refers to work performed for pay or profit. As of 2017, if your work earns you more than \$1,170 per month, that activity would likely be considered SGA. It takes about three to four months after you submit your application for the Social Security Administration to decide on your ability to perform SGA.

Use the Benefit Eligibility Screening Tool, available at <https://ssabest.benefits.gov>, to find out if you qualify to apply for SSI.

About the Application Process

If you believe you qualify for SSI, you must submit an application online at <https://secure.ssa.gov/iClaim/dib>. (If you are applying for a child under the age of 18, go to <https://www.ssa.gov/disabilityssi/apply-child.html> instead.) The online application process can save you the hassle of having to drive or find transportation to and from your local Social Security office. Before you apply, have documents pertaining to your eligibility ready. These documents may include:

- Social Security number
- Citizenship record
- Proof of income
- Proof of resources
- Proof of living arrangement
- Work history
- Medical sources

This list is not all-inclusive. As you work your way through the online process, you may need other pieces of information specific to your situation. You do not have to complete the application online. You can call 1-800-772-

1213 to make an appointment to apply for SSI with help from a Social Security Administration representative.

Does SSI “Trap” People and Discourage Them From Growing Financially?

Some observers worry that the structure of the Supplemental Security Income program inadvertently creates headaches for beneficiaries. In a 2012 editorial in the New York Times, *The Disability Trap*, Julie Turkewitz and Juliet Linderman explain the challenge: “More than 8.7 million disabled Americans... rely on cash assistance from the government through a program called Supplemental Security Income. The program was created in 1974 to help blind, aged and disabled people meet basic needs for food, clothing and shelter. By 2035, the federal government expects to spend \$60.9 billion in payments to 9.9 million people.

Discussion of Medicare, Medicaid and Social Security programs has been at the forefront of election-year debate. But there has been no discussion of S.S.I. The fact is that expenditures for the S.S.I. program are rising while the economic status of disabled people is on the decline.

The very program that is supposed to be their safety net is actually the source of the problem, experts say. S.S.I. traps many disabled people by limiting their income to levels just above the poverty line, and taking away their cash benefits if they achieve any level of security.”

Safe and Secure #16

Can my family also receive Social Security Disability benefits? If so, how does that process work? How much can they expect?

Social Security Disability (SSD) benefits do apply to specific people within your family, including your children, disabled child, spouse, former spouse, and/or adult dependent disabled prior to turning 22. Apply for family benefits during your SSD application process. Give the Social Security Administration your family members' Social Security numbers and birth certificates, as well as proof of marriage for a spouse.

Maximum family amounts also apply. Each family member may receive monthly benefits of up to 50 percent of your disability benefit rate. Your family benefit limit depends on the number of family members on your record and your benefit amount. In general, your family can receive about 150 to 180 percent of your disability benefits. Family benefits will not decrease your benefit amount.

Safe and Secure #17

What are common mistakes people make when filing for Social Security Disability? What are the consequences?

The application process for Social Security Disability (SSD) benefits can be daunting, leading to some individuals making harmful mistakes. While a mistake will not bar you from obtaining benefits, it can delay the process. Here are six common errors to avoid when filing:

1. **Doing it alone.** If you don't have experience working with the SSA, get help from a qualified Social Security Disability attorney. It's often a more complex process than people realize. Professional help can maximize your chances of acceptance the very first time.
2. **Underestimating your disability.** Many individuals with disabilities understate the extent of their physical or mental limitations, since they've learned

to live with them. Discuss your disability from the point of view of someone new to the matter.

3. **Exaggerating your disability.** On the other hand, making your condition seem worse than it is can lead to claim denial and charges of fraud.
4. **Being vague.** In all things, be as clear and descriptive as possible. Show accurately why you cannot perform gainful activities and why you qualify for SSD benefits.
5. **Getting the timing wrong.** To qualify for SSD benefits, you must have a disabling condition that has lasted or is expected to last 12 months or longer. Applying for benefits too soon can make it difficult to prove a long-term disability. It is also important not to miss filing deadlines for appeals.
6. **Giving up.** The Social Security Administration rejects most SSD applications the first time. Do not give up after a rejection. File an appeal or reapply as many times as necessary. Earning the benefits you need is worth the persistence.

If you make a mistake on your SSD application, the Social Security Administration may reject your claim and refuse benefits. You may have to reapply with the correct

information or file an appeal online at <https://www.ssa.gov/disabilityssi/appeal.html>. A mistake on your application can result in delays to benefit payments – delays you may not be able to afford.

Safe and Secure #18

What are tips for getting control of your life and finances while you're on SSD (or waiting for the SSD approval process)?

While on Social Security Disability (SSD) benefits or waiting for the results of the approval process, there are certain things you can do to improve your quality of life. Small, simple changes in your day-to-day lifestyle can help you feel happier, healthier, and more in control of your life, despite a disability and/or limited income. Here are a few tips:

- **Budget carefully.** When on a limited income, use your resources wisely. Create and manage a strict budget by calculating how much money is coming in and how much is going out.
- **Eat healthy foods.** Eat foods that will fuel and energize your body, such as good fats, proteins, and vegetables. Limit your sugar and refined carbohydrate intake. A healthy body can make you

feel more in control of your life.

- **Sleep well.** Lack of sleep can lead to feelings of anxiety and depression. Avoid too much blue light at night – if you must watch TV or surf the web late, use ‘blue blocker’ glasses.
- **Gain control of life’s open loops.** Distinguish between the “nice to haves” and “must haves” in your life to maintain a healthy perspective and master time management. Consider using tools like David Allen’s Getting Things Done method.
- **Get creative about how to meet your needs.** Adapt activities to suit your disability and income level. For example, instead of going out to dinner, save money with a date night at home. Try a living room picnic or a movie night in with popcorn.
- **Get more fresh air.** Step outside and take a few deep, slow breaths. Fresh air can improve your heart rate, steady blood pressure, strengthen your immune system, sharpen your mind, and make you happier. Taking time to get more fresh air is important, especially if you’re immobile.

- **Meet your social needs.** Social media is an excellent tool for staying in touch with friends and family, but it's not the same as face-to-face contact. Attend events, host social gatherings, and get out into the real world to stay socially and emotionally happy.

Life with a disability doesn't mean compromising your health or happiness. While on SSD benefits, try these tips to live your life to its fullest potential.

Safe and Secure #19

What other resources can help me deal with my disability/illness in a constructive fashion?

The BBC's "Ouch: Disability Talk"

Updated weekly and hosted by the charming Kate Monaghan (along with guest presenters), this podcast covers diverse topics, ranging from how to talk to your significant other about being deaf to building a business while simultaneously dealing with a disability to living with a disability in extreme settings, such as the wilds of Australia or far Northern Canada.

Listen here:

<http://www.bbc.co.uk/programmes/p02r6yqw/episodes/downloads>

This American Life's podcast "Unfit for Work: The Startling Rise of Disability in America"

This beautifully written, albeit bracing story told by Chana Joffe-Walt contextualizes the problem of disability in the modern U.S.

Joffe-Walt spend over half a year on this beat for Planet Money—exploring the travails and triumphs of the millions of people who depends on federal disability benefits to get by.

Her story begins powerfully:

“In the past three decades, the number of Americans who are on disability has skyrocketed. The rise has come even as medical advances have allowed many more people to remain on the job, and new laws have banned workplace discrimination against the disabled. Every month, 14 million people now get a disability check from the government.

The federal government spends more money each year on cash payments for disabled former workers than it spends on food stamps and welfare combined. Yet people relying on disability payments are often overlooked in discussions of the social safety net. The vast majority of people on federal disability do not work. Yet because they are not technically part of the labor force, they are not counted among the unemployed.

In other words, people on disability don't show up in any of the places we usually look to see how the economy is doing. But the story of these programs -- who goes on them, and why, and what happens after that -- is, to a large extent, the story of the U.S. economy. It's the story not only of an aging workforce, but also of a hidden, increasingly expensive safety net.”

Full story is available at <http://apps.npr.org/unfit-for-work/>. Or listen to “Trends with Benefits” at <https://www.thisamericanlife.org/radio-archives/episode/490/trends-with-benefits>

Two Disabled Dudes

This inspiring podcast comes from two friends, Sean and Kyle, both of whom are afflicted with Friedreich’s ataxia (FA).

Per their website, “FA affects their balance and coordination, significantly limiting their physical abilities. However, both dudes have completed several long-distance bike rides including “The World’s Toughest Bike Race” - Race Across America (RAAM). Their RAAM journey is the subject of an award winning documentary called The Ataxian. Kyle rode his trike to the top of the highest paved road in North America and Sean ran with the Olympic Torch. Their podcast is about

setting sights beyond the challenges in your life and dreaming big, making a plan, and then executing like mad. You are guaranteed an emotional rollercoaster, and practical thoughts that you can apply to your life with this podcast.”

Enjoy their stories here: <http://twodisabledudes.com/>

In Sickness + In Health

This invaluable resource, created and curated by Cara Gael, explores “our relationships with our bodies, and issues at the intersections with chronic illness, disability, healthcare, and mortality.”

Among many compelling topics, Gael’s show touches on issues like “misdiagnoses and diagnostic delay, stigma, grief, mental health, working (or not), relationships, period problems, ableism, and the day-to-day challenges and opportunities faced by those living with chronic health conditions and disabilities.”

Join the conversation here:
<http://www.insicknesspod.com/>

Invisible Warrior Radio

Host Adrienne Clements is on a mission “to provide you with simple strategies to navigate the various mental, emotional, relational, and existential challenges of living a life with chronic + invisible illness.”

Her podcast includes interviews with experts as well as Clements’ own insights from dealing with a roller coaster medical journey. Each episode takes a look at a “new tool for navigating this often confusing adventure of illness with more resilience, ease, and self-love.”

Check it out here:
<https://itunes.apple.com/us/podcast/invisible-warrior-radio-chronic/>

Safe and Secure #20

What are some inspiring quotes about dealing with chronic sickness and pain?

When you have a diagnosis of cancer, or any serious illness, your choices are basically to be passive and kind of accept whatever is offered you, or to be active and to learn about your disease, and understand your options, and be an active partner with your doctor. That's the course I took with all three of my cancers. *Hamilton Jordan*

In order to succeed, people need a sense of self-efficacy, to struggle together with resilience to meet the inevitable obstacles and inequities of life. *Albert Bandura*

The human capacity for burden is like bamboo- far more flexible than you'd ever believe at first glance. *Jodi Picoult*

Our greatest glory is not in never falling, but in rising every time we fall. *Confucius*

Intellectual curiosity about one's own illness is certainly born of a desire for mastery. If I couldn't cure myself, perhaps I could at least begin to understand myself. *Siri Hustvedt*

People that go through serious illness - you can either go one way or the other. You can either become despondent about it all. Or it kind of rejuvenates you, makes you focus on what's important. *Jack Layton*

It is in moments of illness that we are compelled to recognize that we live not alone but chained to a creature of a different kingdom, whole worlds apart, who has no knowledge of us and by whom it is impossible to make ourselves understood: our body. *Marcel Proust*

Courage doesn't always roar. Sometimes courage is the quiet voice at the end of the day saying 'I will try again tomorrow'. *Mary Anne Radmacher*

Safe and Secure #21

Why should I trust your Social Security Disability law firm over other options?

Choosing an attorney to represent you is the most important decision you will make during your Social Security Disability case. The fact is that Social Security Disability law has become a very specialized profession. Many people who have hired “general practice” attorneys have found that these attorneys are “generally bad” at bankruptcy.

Everyone wants a skilled and experienced Social Security Disability attorney. Consequently, interviewing your prospective counsel essentially comes down to three questions:

Question One: “How much of your practice is devoted to Social Security Disability?”

Social Security Disability law evolves and changes over time, and many attorneys devote all or most of their practice to Social Security Disability law.

It is vitally important that you choose an attorney who practices regularly in Social Security Disability law. An attorney who “files a few cases a month” does not deal with the Social Security Disability laws, procedures, or people on a daily basis. It is easy for an inexperienced attorney to make an easy case difficult, and a complicated case a complete disaster.

At Farmer & Wright we have several full-time employees and attorneys who only work on Social Security Disability cases. We have handled HUNDREDS of Social Security Disability cases. Almost all of our practice is spent working with people just like you who are in a traumatic situation that is beyond their control. We have the experience, knowledge, and resources to represent you during this process. Our team has worked with a diverse roster of clients to help good people get the compensation they deserve and rekindle hope for the future.

Question Two: “Does your firm have the experience to handle complex disability cases?”

We all know that experience matters. New attorneys do not have the knowledge and experience of a veteran Social Security Disability attorney. Evolving medical problems, missed filing deadlines and diagnostic challenges can also complicate a case. Experienced attorneys have “been there, done that,” and can guide you through those difficult issues.

Unfortunately, there are some attorneys who think they have “seen it all” and fail to keep up with Social Security Disability law. The best choice for a Social Security Disability attorney is an experienced attorney who also takes the extra steps to stay proficient in the law.

Todd Farmer and Sam Wright have been practicing law combined for over twenty-five years. Avvo.Com, the leading lawyer locator service, has rated our firm Excellent.

Question 3: Why chose Farmer & Wright?

We have handled HUNDREDS of Social Security Disability cases.

Why should you choose *our* team as opposed to another qualified Social Security Disability law firm? Here's what distinguishes what we do for our clients:

1. We explain everything in clear, action-oriented language.

Social Security Disability can be a wildly sophisticated process. The terms and ideas used can sound like a foreign language to the untrained. We translate "SSD-ese" into normal human language, and we are extremely good at what we do. We've seen thousands of cases, and we understand exactly how to leverage the law and exploit nuances in the process (in an ethical fashion) to get our clients the results they need.

2. We are objective.

I had a client early in my career that said I was "too honest". While we strive to never be rude, we have found over the years by the time people get to the point of having to call a lawyer for help, they need frank and objective opinions about their situation, not what they want to hear.

3. We Care.

We see it as our job to *really listen* to our clients – where they're coming from, what their values are, and what they want to achieve.

We see Social Security Disability law as more than just a job. It's a calling. It's a call to service, a call to help the unfairly disempowered, a call to restore people's dignity and freedom. We have the facility, passion, and track record to help you win.

We can put you on **the road to recovery.**

Your First Step

I want to thank you for taking the time to work through this book and explore many challenging but important ideas.

Hopefully, you now have a much clearer understanding of how the Social Security Disability process works and what you can do to minimize problems and obstacles and maximize your likelihood of getting the benefits you deserve.

Of course, it's really important to me that you have *all the resources* that you need to complete this journey successfully.

We normally charge \$275.00 for consultations with prospective Social Security Disability clients, but we would be happy to waive that fee as a thank you for your having spent time with me (virtually).

Just call our offices right now at Farmer & Wright, PLLC, and mention that you read this book.

We are looking forward to answering your questions, reducing your anxiety and helping you concentrate on recovery, on being with those you love and on finding peace despite your pain.

Please call our offices to schedule your private, completely confidential consultation. It won't cost you a penny, but the benefits for your peace of mind will be priceless. We look forward to hearing from you.

Todd A. Farmer
Samuel J. Wright

P.S. Don't forget to mention the book to receive your free consultation.