

Your Social Security

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News and Information for SSDI and SSI Recipients

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60 Minutes Gets Disability Insurance All Wrong

A shameful attack on the disabled.

Last month Steve Kroft, a reporter for CBS News' *60 Minutes*, claimed in a televised story titled *Disability USA* that Social Security Disability Insurance is a "secret welfare system" with its own "disability industrial complex," and is "ravaged by waste and fraud." In the course of his story, Kroft also falsely portrayed disability recipients as cheats and slackers. *60 Minutes* got it all wrong. In the report, Kroft stated that SSDI

now serves "nearly 12 million Americans". This is not correct. The actual number of Americans served at the end of 2012 were: 8.8 million disabled workers and about 2 million of their family members. For the story *60 Minutes* interviewed Oklahoma Republican Senator Tom Coburn, a crusader for budget cuts who has held up spending bills on everything from veterans' benefits to tornado relief for people in his own state. Coburn stated that the number of Americans receiving disability benefits is "up by about 20% in the last six years" and asked, "Where'd all those disabled people come from?" But, there's no mystery here. The Social Security Administration's own Chief Actuary forecast this increase back in 1994. As the baby boomers have aged the occurrence of disability has increased 38%. Then there is the dramatic increase in the number of women who entered the workforce and are now under Social Security coverage.

Finally, there is one factor SSA couldn't foresee in 1994—an economic meltdown. In the recession that began in 2008 more than 8 million U.S. jobs disappeared. Physically or mentally impaired workers in accommodated jobs were often the first to be let go. Finding



other jobs that would accommodate their disabilities was extraordinarily difficult for disabled workers and left them with few options other than to apply for SSDI.

The most destructive lie told about Social Security disability programs is that it's easy to obtain benefits. *60 Minutes* repeated that lie. The *LA Times*, in its harsh criticism of the TV report, said: "The truth is that disability standards are stringent, and they're applied stringently. Two-thirds of all applicants are initially denied, though 10% or so of all applicants win benefits (upon reconsideration). All in all, 41% of all applicants end up with checks. Sound easy to you?" *60 Minutes* also failed to report that initial award rates have actually fallen during the economic recession—from 39% in FY 2007 to just 33% in FY 2011.

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It is also not true that the system is ravaged by "waste and fraud". Most experts agree that fraud is very rare. Former SSA Commissioner Michael J. Astrue, appointed by President George W. Bush, estimates that disability fraud constitutes less than 1 percent of all applicants.

Sadly, *60 Minutes* also did a grave disservice to its viewers and to disability recipients by not offering any opposing viewpoints. Here's what the *LA Times* had to say about that: "Is it possible for a major news organization to produce a story about the Social Security disability program without interviewing a single disabled person or disability advocate? That's the experiment *60 Minutes* conducted Sunday. The result was predictably ghastly."

The bottom line is this: SSDI and SSI are very strict programs that deny far more people than they accept and the programs are being managed to limit abuses of the system. The not-for-profit National Organization of Social Security Claimants' Representatives believes that for the good of all Americans we must "ensure that benefits are paid to the right person, in the right amount, and at the right time".



"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5400 or email us at lawteam@cuddiganlaw.com

Comfort Food

From the kitchen of Janet Cuddigan.

From childhood I lived in a kaleidoscope of gatherings that provided good times, good food, and awareness of the loving hospitality that graced our little world.

An important part of our family legacy has been the joy with which we prepare and share our bountiful gifts at the family table. I hope you enjoy this treasured family recipe.

Corn Casserole

2 eggs, beaten
1 can creamed corn
1 can corn, whole kernel
1 box corn muffin mix, 8 1/2 ounces
1 cup sour cream
1/2 teaspoon salt
1/2 teaspoon pepper
1/2 teaspoon sugar
1/2 cup grated cheddar cheese

Mix ingredients well. Pour into a shallow pan. Bake 35 minutes at 350 degrees. Top with grated cheddar cheese. Bake 15 minutes or until set in the center; test with a knife.



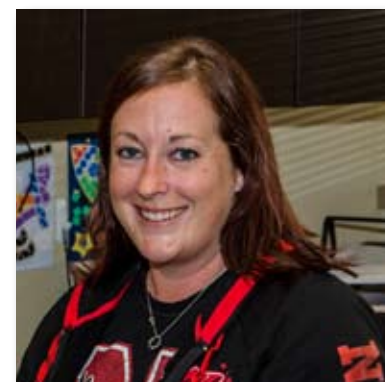
Did You Know?

A study just completed by the National Committee to Preserve Social Security and Medicare reveals that in 2013, Social Security will provide \$775 billion to 57 million retirees, workers with disabilities and their families nationwide who will then turn around and support your state's economy by buying food, housing, fuel, medicine, clothing and more.

So the truth is, cutting Social Security benefits will not only hurt you, it will actually hurt the economy of your state—and therefore, every one of your fellow citizens and neighbors as well.

Meet Mindy Woodward

A spotlight on the professional team members who work for you at Cuddigan Law.



Mindy Woodward, Office Manager and Hearing Prep Assistant at Cuddigan Law, takes helping the firm's clients very personally, because she knows firsthand about the needs of those who are disabled. Mindy is one of five children and her oldest sister is mentally handicapped. Mindy is a co-representative for her sister's SSDI and SSI cases, so she fully understands not only Social Security's procedures but also why disability benefits are vitally important to those people who are unable to work.

In her job, which she has been doing since July 2007, Mindy has a long list of important tasks she completes for each client. She schedules the hearing with the administrative law judge and then notifies the client and the Cuddigan Law attorney. To be sure every client's case is fully and accurately presented, she assists the attorney to collect all the required medical reports and evidence to be submitted to Social Security. A Social Security appeal hearing is the best opportunity to present a disability case because the client gets to tell their own story in person, so being thoroughly prepared is critically important. Mindy, in close collaboration with the attorney, plays a key role in preparing each client for their hearing, including completing interrogatories (a formal set of written questions about the client's disability) so the attorney and the client can review them when they meet before the hearing.

When she's not working in the office, Mindy can often be found in the gym honing her mixed martial arts skills or spending time with her family. She especially enjoys goofing around with her six (soon to be seven) nieces and nephews. "They are the funniest little people I have met," Mindy says.

Mindy also donates her time and talents to help others. For the past four years it has been a tradition for Mindy and her niece to participate in the Diaper Drive, handing out diapers at Christmas time to those who are less fortunate. "I believe in giving back to the community and also showing my niece how important it is and to be grateful for everything we have." She also volunteers with the local chapter of the National Alliance on Mental Illness, a non-profit organization which helps individuals and families touched by mental illness.

We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Cuddigan Law.

Disability law is all we do.



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