

# Your Social Security

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News and Information for SSDI and SSI Recipients

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## Mental Disorders Are Now The Leading Cause of Disability Payments

But winning benefits continues to be complex and difficult.

Mental health disorders are now the most common reason for Americans to be classified as disabled by the Social Security Administration. The SSA's most recent *Annual Statistical Report on the Social Security Disability Insurance Program* surveyed those receiving federal disability benefits in December 2012. At that time, according to the report, more than 10 million Americans were receiving Social Security Disability Insurance (SSDI) or Supplemental

Security Income (SSI) benefits. This included disabled workers, disabled widowers and disabled adult children. Of the total in all three groups more than 3.5 million (35.5 percent) were classified as disabled due to a mental illness (including intellectual disabilities).

In 1984, Congress overhauled the SSA disability program and, among other changes, revised the listings for mental conditions, that is the list of impairments included in the SSA's "Blue Book" which has detailed requirements for when the SSA should judge a medical condition to be disabling. The revised listings for mental impairments reduced the weight given to medical factors and put a greater weight on functional capacities, such as the applicant's ability to perform activities of daily living. They also required that evidence provided by the applicant's health care provider be considered first, before a consultative examination.

The mental disorders listed in the "Blue Book" include:

- schizophrenia
- mental retardation
- autistic disorders
- anxiety
- depression
- bipolar disorder, and
- substance abuse disorders



SSA will want to know how well an applicant can carry out activities of daily life like shopping.

Despite the now 30-year old revisions to the listings, qualifying for disability benefits due to a mental disorder continues to be complex and difficult.

Social Security is going to ask a lot of questions to determine if a mental condition qualifies for disability payments. Does the condition cause the applicant to be absent from work too often? Are there many days when they just can't get out bed? Do they have problems concentrating on a task or remembering instructions at work? Do they have trouble keeping up with production quotas?

SSA will also want to know how well the applicant can carry out activities of daily living. Activities of daily living, are simply the normal, basic things that most people must do in life, such as bathing,

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getting dressed, cooking, cleaning, shopping, etc. Social Security also uses social functioning as another indicator to determine the severity of a mental disorder. Social Security will evaluate the applicant's ability to communicate and relate to family, friends, co-workers and those in the public arena to determine if the applicant is able to function independently, appropriately, and effectively.

In considering an application for disability benefits, Social Security is also going to ask about treatments and medications. They will want to know for how long the applicant has been treated and have the treatment or meds improved the condition and what are the side effects?

Social Security's typical response to people with severe mental problems who apply for disability is that they can work at simple unskilled jobs. We know, from experience that mental health disability cases are not easy to win, but they can be won. Our job is to properly develop the case and—because often times the question is not whether or not an applicant is able to work but rather whether they are able to sustain work—we must prove how an applicant's

limitations interfere with their ability to hold a job over the long haul.



**“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](mailto:lawteam@cuddiganlaw.com)**

### For Your Information

Cuddigan Law maintains an extensive [free library of articles, videos and blogs about Social Security disability.](#)

Visit our web site at [cuddiganlaw.com](http://cuddiganlaw.com). Here are some current articles you may find informative and useful:



#### Is Your Chronic Coughing Due to Bronchiectasis? You May Qualify for Disability Benefits

<http://www.cuddiganlaw.com/blog/a-chronic-cough-may-qualify-you-for-social-security-payments.cfm>

#### Problems You May Face Collecting Disability Benefits After a Heart Attack

<http://www.cuddiganlaw.com/library/can-t-work-after-a-heart-attack-apply-for-ssdi-benefits-.cfm>

#### How Long Is the Wait for Disability Benefits in Nebraska?

<http://www.cuddiganlaw.com/video/how-long-is-the-wait-to-get-ssdi-ssi-benefits-in-omaha-lincoln-ne.cfm>



## Comfort Food

From the kitchen of Janet Cuddigan

Nothing complements a delicious meal like fresh bread, rolls or biscuits.

Here is one of our family's favorites—biscuits with a tangy cheese flavor and a surprise pecan half in each serving. Yum!

#### Cheese Biscuits

Servings: 40

1/2 cup butter  
1/2 pound cheddar cheese, sharp, grated  
1/4 teaspoon cayenne pepper  
1 teaspoon salt  
1 cup flour  
40 pecan halves

Cream butter. Add grated cheese and mix well. Add mixture of salt, cayenne pepper and flour. Mix well. Roll into small balls. Place balls on ungreased cookie sheet and press pecan half to flatten ball. Bake 350 degrees for about 15 minutes.



## Connections

A spotlight on organizations who offer help and assistance in our community.

**Organization:** Multiple Sclerosis Society



**Mission:** The National MS Society helps each person affected by MS in our area address the challenges of living with MS. We help by raising funds for cutting-edge research, driving change through advocacy, facilitating professional education and providing programs and services that empower people with MS and their families to move their lives forward.

**Help Offered:** The MS Society has many programs — including professional counseling and peer facilitated support groups, educational programs and seminars, referrals to neurologists and healthcare professionals, national teleconferences and internet programs, services for the homebound, and social and recreational programs to assist people with MS and their families in leading productive and fulfilling lives.

**Contact Information:** [nationalmssociety.org](http://nationalmssociety.org), Nebraska and eastern Iowa office: 2730 S. 114th Street, Omaha, NE 68114, 402-390-6293

(Source: [nationalmssociety.org](http://nationalmssociety.org))

(Cuddigan Law is proud to participate in the annual Walk MS. The firm also participates in and sponsors other fund-raising events for the Mid-America MS Chapter throughout the year.)



Congratulations to our “4th of July Grocery Giveaway” contest winners:

P. DeJaynes, Omaha; D. Tolbert, Omaha; A. Bonacci, Carter Lake; R. Spencer, Omaha; E. Terry, Bellevue; J. Peterson, Papillion; S. Shelly, Papillion; Denise Kinney, Carter Lake; T. Johnson, Omaha; P. Zahm, Omaha; T. Latwaitis, Blair; J. Reinhart, Omaha; R. Culver, Omaha; A. Root, Council Bluffs; R. Martin, Omaha; S. Dancer, Omaha; K. Lantz, Woodbine, IA; J. Burnett, Omaha; C. Daniel, Omaha; M. Lopez, Omaha.

**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.



Tim & Sean Cuddigan

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