

Your Social Security

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News and Information for SSDI and SSI Recipients

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Social Security Disability Benefits May Be Cut by Nearly 20%.

Conservatives in Congress launch a backdoor attack on disabled Americans.

Every year Congress passes a gigantic bill which establishes rules for the upcoming legislative session. Generally this is a fairly routine process, but buried deep in this year's bill is a rule that, unless it is changed, is a time bomb that will devastate Americans who are the most vulnerable — the disabled. The bottom line result is that Social Security disability benefits could be cut by nearly 20 percent at the end of next year.

Here's how it happened: Social Security

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has two funds – one to pay old-age retirement benefits and the other to pay disability benefits. The two funds have routinely borrowed from each other as needed. This accounting procedure has been done 11 times in the past and even was done four times during the Reagan presidency. However, just one day after the new Congressional members were sworn into office, conservative Republicans passed a rule that prohibits any transfer of money to the Social Security Disability Trust Fund unless it is accompanied by "benefits cuts or tax increases that improve the solvency of the combined trust funds." As the National Committee to Preserve Social Security and Medicare points out, "In practical terms, that makes the reallocation impossible; it mandates either benefit cuts across the board, which aren't politically palatable, or a payroll tax increase, which isn't palatable to the GOP." Unless Congress acts to change this situation, the Social Security disability fund will run out of money sometime within the last three months of 2016. At that point, according to an ABC News report, "the program will collect only enough payroll taxes to pay 81 percent of benefits."

The Center on Budget and Policy Priorities called the rule an "attempt to pit retirement and disability beneficiaries against each other that misrepresents how the two funds operate," and



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pointed out, "that the only reason SSDI is in funding trouble next year is that it got short-changed by the past two reallocations of funding between disability and retirement benefits." Nearly every aging and disability organization, including AARP; the National Committee to Preserve Social Security and Medicare; Social Security Works; and the American Federation of State, County, and Municipal Employees have publicly condemned this back door rule.

Nearly 11 million disabled Americans and their families rely on the critical lifeline of Social Security disability benefits to put food on the table, keep a roof over their heads and often to pay for vitally important medications. Today,

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(Benefits Cut... continued from page 1.)

on average, SSDI recipients receive a monthly check of \$1,165, which would plummet to \$944 per month, if the Disability Trust Fund is not replenished. The projected cut in benefits would drop them below the national poverty level.

It is not a certainty that something this drastic will actually happen, but as Michael Hiltzik reported in the Los Angeles Times, "Reallocating (money to the Social Security Disability Trust Fund) would keep both the old-age and disability programs solvent until at least 2033, giving Congress plenty of time to assess the programs' needs and work out a long-term fix." Senate Democrats have sent a letter to Senate Majority Leader Mitch McConnell (R-KY) urging him not to go along with this disastrous rule change and to allow the reallocation. Congress also needs to hear from those who voted them into office – that's you. If you oppose this rule which will cause a devastating reduction in disability benefits, contact your Congressional representative. Here are the D.C. phone numbers for Nebraska's Congressmen:

Jeff Fortenberry (R - 01) 202-225-4806
Brad Ashford (D - 02) 202-225-4155
Adrian Smith (R - 03) 202-225-6435

Or for the email address, mailing address or a phone number not listed go to www.house.gov/representatives/find/ and enter your zip code.



"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 402.933.5318 or email us at lawteam@cuddiganlaw.com

My SSA Account

If you sign up for an online account with Social Security, you will have access to a lot of your information right on your computer screen.

Create an account at www.ssa.gov/myaccount/ and you will be able to see your Social Security statement; estimated Medicare and Social Security taxes paid; work credits earned; and the disability, retirement and survivors benefits for which you and your dependents would qualify.

Be prepared to give a significant amount of personal information when you sign up. This is to protect your identity.

Bear in mind, we cannot create an account on your behalf, because SSA forbids any third party from doing so.

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.



Comfort Food

From the kitchen of Janet Cuddigan

Are you ready for some football?

With the big game coming up soon, here's a tasty snack sure to score big with your football fans.

BBQ Meatballs

½ pound ground pork
1 ½ pounds of ground beef
1 apple, finely chopped
1 onion, finely chopped
½ cup crackers, crushed to crumbs
Salt & pepper to taste
1 ½ cups barbecue sauce

Combine all ingredients except the barbecue sauce in a bowl and mix them well. Form meatballs. Place on a broiler pan. Broil; turning once. Drain fat and put in heated barbecue sauce to serve.

You can make small meatballs if you want to serve them as an appetizer.



Connections

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

Organization: American Lung Association



Mission: Lung disease is the number three killer in the United States, responsible for one in six deaths and more than 33 million people suffer from chronic lung disease. The American Lung Association is the leading organization working to save lives by improving lung health and preventing lung disease through education, advocacy and research

Help Offered:

Educational programs for those who are living with asthma and chronic obstructive pulmonary disease (COPD), prevention programs designed to raise awareness about risk factors that lead to lung disease, and programs to help smokers quit.

(Go to www.lung.org/associations/states/nebraska/ for more programs and information.)

(Source: www.lung.org)

Sudoku

(Difficulty: Medium)



3	2	8	6	5	7
		2	4		
5					4
6	5	3	2	4	9
9	2	5	1	7	6
2					1
		6	9		
4	6	7	5	2	3

For the puzzle solution go to cuddiganlaw.com/library/newsletters

(www.brainbashers.com)
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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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