

Your Social Security

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News and Information for SSDI and SSI Recipients

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Obama Fires Back Against Attack on Social Security Disability

Battle lines are drawn in Washington

On January 6, congressional conservatives fired the first round in a looming battle over Social Security disability payments when they passed a rule prohibiting any transfer of money to the Social Security disability fund unless it is accompanied by "benefits cuts or tax increases that improve the solvency of the combined trust funds."

Without a funds transfer the disability trust fund will run out of money sometime in the last 3 months of 2016 and disability benefits payments will be cut by nearly 20 percent. As we reported

in our January newsletter article, if this happens, it will have a devastating effect on the most vulnerable Americans, the disabled.

When President Obama delivered his four trillion dollar 2016 budget to Congress in February his position on cutting disability payments was crystal clear: No way! As Michael Hitzlik reported in the *L.A. Times*, "Obama's budget firmly rejects the GOP approach to the disability crisis. It calls for reallocation now while a longer-term solution to overall Social Security solvency is developed with the Congress, rather than making an overall solution the precondition for resolving the disability shortfall."

According to the Bipartisan Policy Center, here is a summary of the president's recommendations:

Shore up the SSDI Trust Fund

Currently, employers and their workers each pay a total of 6.2 percent of their wages to the Social Security system: 0.9 percent is allocated to SSDI and 5.3 percent to Old-Age and Survivors Insurance (OASI). Under Obama's approach, neither the overall tax rate nor the solvency of the combined trust funds would be affected. Instead, it would reallocate a few tenths of a percentage point of payroll tax revenue from the OASI fund to the SSDI fund, so that both trust funds would be sustained until 2033.



The president's budget proposes funding to reduce the backlog of disability cases by increasing the number of administrative law judges.

Test Early Intervention Strategies To Keep People In The Workplace

This proposal would experiment with early intervention approaches to help people with a potentially work-limiting disability to remain in the workforce. Those methods would include providing supportive services to those with mental impairments, giving employers incentives to retain workers with disabilities, and incentivizing states to better coordinate the services that they provide.

Hire More Administrative Law Judges..

There is a huge backlog of more than one million workers waiting to appeal adverse rulings as they seek SSDI coverage. The president's budget proposes funding to reduce

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the backlog by increasing the number of administrative law judges and streamlining the appeal process.

Provide a Mandatory Funding Stream for Continuing Disability Reviews

Obama believes that the government can save the SSDI program \$32 billion over the coming decade by bolstering a program that reviews cases every three to seven years to determine whether a beneficiary's medical condition has improved.

Stop "Double Dipping" into Government Coffers

Obama proposes to offset an individual's entitled SSDI benefit in any month that they receive state or federal unemployment insurance benefits, a proposal also featured in last year's budget. For example, if someone was entitled to \$1,000 a month from SSDI and already received \$400 from unemployment insurance in a particular month, their SSDI benefit would be reduced to \$600 for that month.

As Congress and President Obama stare each other down to see who blinks first on Social Security disability you can be sure both sides will have one eye firmly fixed on the 2016 presidential elections. We will be closely watching this situation

and will keep you up-to-date in this newsletter.



"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

Applying for Social Security Disability & What You Need to Know Now: A Free Seminar

Are you thinking about applying for Social Security Disability benefits? Has your initial application for benefits been denied? You can learn what you need to know now about Social Security Disability Insurance from Cuddigan Law.

At our free and open-to-the-public seminar, our attorneys will share tips and inside information on how to get the insurance benefits you've earned.

Thursday, April 9
6:30 p.m.
Regency Lodge
Omaha
909 S. 107th Avenue



(If you know of a friend or a family member who would benefit from this seminar, do them a favor and tell them about it.)

This seminar is free but seating is limited so please call 402.933.5323 to reserve your place.

Question of the Month

"Do I have to go to the doctor's appointment(s) that Social Security arranged for me?"

Yes. You must attend, or your claim can be denied simply because you did not show up.



Comfort Food

From the kitchen of Janet Cuddigan

Here's a recipe that is easy and versatile. These pita pockets were a favorite of our kids when they were little. (But I confess, Tim and I love them too and so do our grandchildren.) If you like to bake, you may wish to make your own pita bread from scratch, but these pocket sandwiches are just as good with pre-made pita bread from the grocery store.

Pa's Pita Pockets

- 1 pound ground beef, season, brown and drain
- 1 can chopped tomatoes with Italian seasoning
- Pita bread rounds

Add tomatoes to cooked ground beef. Simmer off some of the liquid if desired. Place in pita pockets, adding lettuce, grated cheese or whatever tempts your taste buds.

Also delicious on baked potatoes, in taco shells, or over crushed corn chips.



Connections

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

Organization: Cystic Fibrosis Foundation



Mission: The CF Foundation funds lifesaving research and works to provide access to quality, specialized care and effective treatments for people with CF.

Help Offered:

CF Patient Assistance Foundation (CFPAF) - The CFPAF helps people with CF afford the medications and devices they need to manage their disease.

CFF Case Management & Technical Assistance - A team of case managers that support CF care centers and people with CF to help them understand and navigate insurance, reimbursement and coverage issues.

Patient Assistance Resource Library - An online database.

CFF Mutation Analysis Program (MAP) - A free and confidential genetic testing program for people with a confirmed diagnosis of cystic fibrosis to help make informed decisions about treatment options.

Go to <http://www.cff.org/Chapters/nebraska> or call (402) 330-6164 for more information.

(Source: www.cff.org/Chapters/nebraska/)



Spring Has Sprung!
(Can you find these spring words?)

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

R A C M Q G N S K Q Z C R N S
O O D O N M U F I Q U S E U H
A T B I W N R X T O H A W C K
R E R I S Z A I E F J V O J W
Z P N H N J U T S D O K L R N
S D I W O B N I A R E J F H H
R N C Y H B W X V K H S J B R
E U Q R R L Z C I V W Q H L V
S B A S K E T Q D V K D D H O
B E J F I F P K M E A P Q Q W
N T I U G A M I P H E E V R U
Z I N N M M R I V L Z B Y J I
V N G J N X Y M M P D F S Y F
V L D R T U B L P L T M K O X
L M T L V K B B Q H F E W W Y

- BASKET
- BUNNIES
- FLOWER
- KITES
- RAINBOW
- ROBIN
- SPRING
- SUNSHINE
- WIND

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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