

Your Social Security

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News and Information for SSDI and SSI Recipients

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What You Need to Know Now About Social Security Disability

In recent years much has been written and said about the Social Security disability program and much of it has been shamefully false and inflammatory. Those receiving Social Security disability payments have been unfairly criticized and often maligned. Let's set the record straight with some facts (not misguided opinions) about Social Security disability that you, your friends, your neighbors—every American—should know.

Social Security Disability Insurance (SSDI) covers nearly all American workers and their families with essential protection. More than 90 percent of American workers are protected by the umbrella of SSDI in case they are disabled due to an injury or illness and are unable to work. In all more than 160 million people are covered by SSDI. About 8.9 million disabled workers—including 1 million veterans—are currently receiving SSDI benefits.



Only a minority of workers are covered by private disability insurance. The private disability insurance market has failed workers. Only one in three persons in the workforce has employer-provided disability coverage (and less than seven percent of low wage employees are covered by their employers). The cost of buying private disability insurance is prohibitively expensive for most working families.

the first \$117,000 of their wages in FICA (Federal Insurance Contributions Act) taxes. Employers must match this with an equal 6.2 percent contribution. Of these contributions, 5.3 percent goes to the Old Age and Survivors Insurance (OASI) trust and .9 percent goes toward SSDI. Thus, SSDI is like any insurance: You pay for a policy and hope you never have to use it.

Benefits are modest but critically important.

The average 2015 SSDI payment is \$1,165 a month or \$13,980 annually—barely above the Federal Poverty Level (FPL) for an individual (\$11,770) and well below the FPL for a family of four (\$24,250). Even so, according to the American Center for Progress, for more than 80 percent of beneficiaries, SSDI is their principal source of income and for one-third of them it is their only source of income.

It is very difficult to qualify for benefits. Most applicants are denied benefits. More than two out of three initial applications for Social Security disability benefits are denied and fewer than four in ten are approved after all levels of appeal.

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Workers pay for Social Security Disability Insurance coverage.

By law, the federal government requires workers to contribute 6.2 percent of

What You Need to Know Now About Social Security Disability



NAMI Walks for Individuals Living With Mental Illness

People living with mental illness need help and hope. They need a community that supports them, their families and their recovery. Because mental illness devastates the lives of so many Americans, the National Alliance on Mental Illness, NAMI, works every day to save every life. NAMI is the nation's largest grassroots mental health organization dedicated to building better lives for the millions of Americans affected by mental illness



As one of the organization's key events every year, NAMI Walks raises funds for the operation of the Nebraska office of NAMI. On June 23 scores of enthusiastic walkers converged on Omaha's Elmwood Park for the 2015 NAMI Walks. Cuddigan Law staffers proudly support NAMI Walks by sponsoring a walk team, organizing the setup and assisting in the registration of walkers.



Mental illness touches nearly every American family. Almost 60 million individuals experience a mental health condition every year. Regardless of race, age, religion or economic status, mental illness impacts the lives of at least one in four adults and one in 10 children across the United States.

At Cuddigan Law we encourage you to support NAMI Walks 2016 by making a donation or sponsoring a team.



"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

Congratulations to Our 4th of July Contest Winners:

Malachi Smith ,Angie Brown, Claudzell Meek, William Payeur, Lisa Caldwell, David Welles, Teba Rewolinsk, Laura Crosby, Rosetta Joseph, Steve Houser, Cedric Satterfield, Stanley Sweat, Rebecca Steube, Mitchell Claunch, Annette Benedic, Jeffery Higgins, and three others were chosen at random from among those who entered to receive a \$25 Walmart gift card.



Question of the Month

Is there a time limit on applying for VA disability benefits?

Generally, the answer is no; there is no time limit on applying for VA disability benefits except for a few, very limited exceptions. You can seek compensation if you believe a disabling medical condition was caused by or made worse by your military service whenever you served.

However, it is always a good idea to apply as soon as possible because the VA disability claims process is backed up and slow and delaying an application for benefits could result in lost retroactive benefits.

If you have applied for VA disability and been turned down, you can contact us at Cuddigan Law for a free evaluation of your case.

Meet Amanda Drews

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

When you are looking for a calm, collected professional to sort out the confusion of where to start on a Social Security or VA disability filing, then Amanda Drews is the right person for you. "Before I worked here", Amanda says, "I worked at a jail for more than six years. There, days were always busy and wild and you never knew what your day would be like." And she adds with a little laugh, "I have a husband and two young boys, so I know a thing or two about making order out of chaos."



As an Intake Specialist and Veterans Affairs Case Manager at Cuddigan Law, Amanda is often a new client's first point of contact with the firm. "I love talking to clients. Some call us who are very upset and frustrated and by the time I am done talking to them I can tell they have smiles on their faces. That makes my day. When meeting with them in the office, you can tell a huge relief has been lifted off their shoulders when I assist with completing their applications."

In her free time Amanda relaxes by riding her horses – she owns two of them. Amanda grew up showing and jumping horses, because her parents own a horse rescue facility and currently have 11 horses on their property. Even with a busy work and family life, Amanda finds time to give back. She has been actively involved with the Yutan Volunteer Fire Department since 2008 and, among other things, has done a lot of fundraising for the department.

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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Cryptogram—decipher this puzzle for a little wisdom from Albert Einstein.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
4						6					10			24							19				
O	A	'	L	A	G	A	V							O											
21	24	14	8	4	3	15	22	10	4	25	11	6	9	4	19	17	15	21	7	24	9				
			A	L	L	G				L	O	V													
			7	4	10	10	17	3	6	17	3	10	24	19	11										

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

Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at lawteam@cuddiganlaw.com for your FREE copy of our book "The Essential Guide to VA Disability Claims".

