

Your Social Security

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News and Information for SSDI and SSI Recipients

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The Social Security Disability Trust Fund is Rescued, But Changes Are on the Horizon.

A comprehensive budget deal struck between the White House and Congress will replenish the money in the Social Security Disability Trust Fund and avoid a more than 20 percent cut in benefits checks. As we have reported in this newsletter in the past, a cut in benefits would impact the most vulnerable Americans—the disabled.

Social Security has two funds – one to pay old-age retirement benefits and the other to pay disability benefits.

The fund for paying disability benefits was running dangerously low and was forecast to run out of money in late 2016. If the Disability Trust Fund had run dry then Social Security would only have been able to pay out in benefits what it was taking in. Projections put the payout under those circumstances at 79 percent of the promised benefits.

Under the terms of the budget deal, the Social Security Administration will be authorized to reallocate contributions going forward and increase the amount going to the Disability Trust Fund which is predicted to keep the fund solvent for the next seven years. The deal also provides money to hire more administrative law judges to hear disability claims. The Social Security Administration says it will be able to hire enough judges to clear the burgeoning backlog of disability cases. As reported by the Washington Post, the number of open cases has now gone over the one million mark and the average processing time has climbed to 450 days nationally.

The White House had strongly advocated for shoring up the Disability Trust Fund and Congressional Republicans had been pressing for reforms in the program and tougher enforcement against fraud in the system. Under the budget deal, brokered by outgoing Speaker of the House John Boehner, there will be several changes to the system that the Washington Post characterizes as

“the biggest changes the disability insurance program will see for years.” The newspaper reports that this new bill “expands the use of investigation units that partner with local law enforcement agencies to track down people who might be gaming the system. It also forbids ex-felons from making disability benefits determinations, beefs up penalties for fraud, and instructs the Social Security Administration to move everyone onto electronic recordkeeping in an effort to avoid overpayments.” The plan creates more federal-state disability investigative teams, expanding their use to all 50 states by 2022.

These changes to the disability system are expected to save nearly \$5 billion over the next ten years which is only a tiny portion of the \$141 billion projected cost of the program over the same time period. News of the budget compromise is a relief to the more than 11 million Americans who rely on relatively meager disability benefits for food, housing and, in many cases, for much-needed medications.

The reallocation of funds into the



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(Trust Fund Rescued...continued from page 1.)

Disability Trust Fund is part of a far-reaching budget agreement which raised the debt ceiling, funded the federal government for another two years and avoided a government shutdown.

No Social Security Cost of Living Increase for 2016

For only the third time in 40 years, there will be no cost of living (COLA) increase for Social Security beneficiaries receiving old age and retirement benefits and those receiving disability benefits. However, depending on how you pay for it, the cost for your Medicare Part B premium could jump up by a significant amount.



If you are receiving Social Security benefits, your monthly check will remain flat at least until 2017. Social Security COLAs are tied to the Consumer Price Index, which was essentially unchanged for the 12 months ending in September. The lack of a COLA adjustment will be somewhat offset by no increase in Medicare Part B premiums for most Medicare beneficiaries. Under a "hold harmless" provision in federal law Social Security checks cannot be reduced when Medicare's Part B premiums increase. This means, if there is no COLA increase, then Medicare premiums cannot go up for those who have their

Medicare premiums deducted from their Social Security checks. So for about 70% of Medicare beneficiaries their Part B premiums will remain at \$104.90 per month.

The news is not so good for that other 30% who pay their Medicare Part B premiums out-of-pocket and are not covered under the "hold harmless" provision. To make up for increased medical costs their Medicare Part B premiums were originally forecast to soar by more than 50%. However, provisions included in the Bipartisan Budget Act of 2015 hammered out between the White House and Congressional leaders at the end of October limited the impact of this increase to about 15%

Question of the Month

When should I apply for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI)?



If your disability has lasted for 12 continuous months or more, or is expected to last for 12 continuous months or more, or is expected to result in death, you should apply for Social Security disability as soon as possible. Some people wait to see if their condition improves, but it can take anywhere from one month to two years to get approved for benefits, so it's wise to apply early.

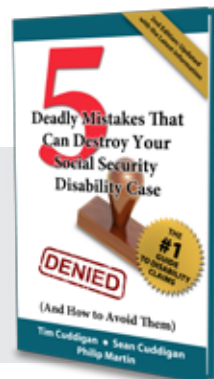


Comfort Food Easy Au Gratin Potatoes

This recipe is one of my family's favorites. Hash brown potatoes, sour cream and savory soups—what's not to like? (And this recipe is so easy to make. The cook will like that.)

- 1 large package frozen hash brown potatoes
- ½ cup melted butter
- 1 can cream of celery soup
- 1 can cheddar cheese soup
- 1 pint sour cream
- 1 tablespoon grated onion
- Salt & pepper to taste

Place hash browns in a 9" X 13" baking dish. Mix soups, sour cream and onion together and pour over potatoes. Pour butter on top. Bake at 350 degrees for 1 to 1 ½ hours. Stir occasionally



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

Tim Cuddigan Completes Term as President of NOSSCR



Tim with incoming NOSSCR president Angela Davis Morris, an attorney from Hattiesburg, MS

Last month marked the end of Tim Cuddigan's one-year term as president of the National Organization of Social Security Claimants Representatives (NOSSCR). With more than 4,000 members in all 50 states and Puerto Rico, NOSSCR advocates on behalf of disabled Americans and provides continuing education and training for the professionals who represent claimants for disability benefits.

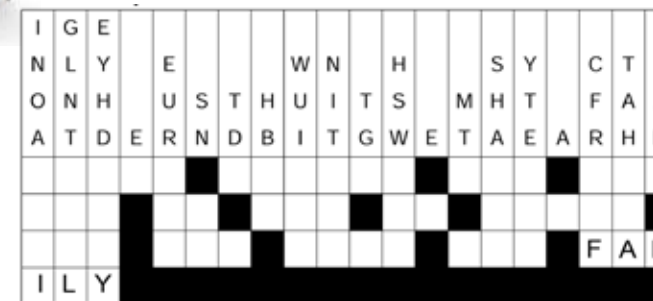
NOSSCR Executive Director Barbara Silverstone summed up Tim's contributions to the organization, "(He) served as president of NOSSCR during a time when the Social Security disability program was under attack by some members of Congress. His willingness to serve and advocate for people with disabilities included reaching out to other advocates and traveling to Washington D.C. to lobby congress for adequate funding. Tim worked with the NOSSCR Board and NOSSCR staff on a continuous basis. His work, both as an advocate and as president of NOSSCR has certainly helped all members of the disability community and the Social Security Disability program in general."

Prior to serving as NOSSCR President, Tim served on the organization's board of directors for 11 years and continues to play an important role with NOSSCR and as an advocate on behalf of those with disabilities.



Drop Quote

Drop the letters from the top lines into the right boxes below to reveal a quote about family.



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

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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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*.

