

# Your Social Security

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News and Information for SSDI and SSI Recipients

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## How A Social Security Lawyer Can Help You Win Benefits

To collect under either the Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) program you're faced with an impersonal and uncaring bureaucracy that seems intent on denying you the benefits you have rightfully earned.

Nearly one out of every six working-age Americans has a disability. For these 29.5 million people working and earning a decent living is harder than it is for people without disabilities and many are unable

to work at all. Congress recognized this problem and, beginning in the 1950s, passed several laws to create Social Security disability benefits programs. The idea was to provide a safety net for the disabled – mostly funded by American workers themselves through payroll deductions. But it is a long and, often times, hard-to-understand process to get approved. That's why you need someone in your corner who understands the system and will fight for your rights.

Here's how an attorney who focuses exclusively on disability law can help you:

Your attorney will protect your rights, keep your case on track and make sure no deadlines are missed.

Many Social Security disability claims drag on or are denied due to simple mistakes like not returning required paperwork on time or not filling out the paperwork correctly. All too often, in our office we see individuals who were denied benefits before they consulted with us because they left out critical information that

would have been helpful to winning their cases. At Cuddigan Law we take a disciplined approach to insure all your information is submitted completely,

accurately, and on time.

Your case will be presented to the Social Security Administration in a way that gives you the very best chance to succeed.



*Two factors are critical to success at a disability hearing: a skillful presentation of your case and thorough preparation.*

The system is complex and confusing. A good

attorney knows how to navigate through the system, how to gather medical records and review them for evidence to support your case. Your attorney will know exactly what documents and evidence the Social Security Administration will be looking for.

Because the majority of Social Security disability claims are denied upon initial application and in the reconsideration phase, the disability hearing is the second level in the appeal process and, statistics show, it offers the best chances of approval. Two factors are critical to success at a disability hearing: a skillful presentation of your case and thorough preparation. Legal training

# BENEFITS

## How A Social Security Lawyer Can Help You Win Benefits



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Lawyer...Continued from Page 1

and experience gives your attorney the knowledge to prepare and argue your case to maximize your chances for success.

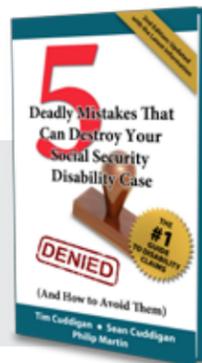
To prove your case you either need to meet a disability listing in the Social Security Disability Impairment List (also known as the "Blue Book") or you must prove you are disabled and unable to work using Social Security's five-step evaluation process.

Either path is difficult to navigate with complex rules that are loaded with exceptions. The guidance of a skilled representative advocating for you can be invaluable.

*It is difficult to present your claim without getting emotional and forgetting something important.*

Because the Social Security Administration gathers your medical records for your disability application and reconsideration appeal, you may be surprised to learn (many people are) that at the appeal hearing level, you or your attorney are responsible for gathering your medical evidence for your hearing. Additionally (and understandably), it is difficult to present your claim without getting emotional and forgetting something important. It's true that you know how you feel because of your medical conditions and want to explain it all to the judge, but that's the exact reason to get an

attorney. What you think is the most important may not be.



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



## Question of the Month

**My dad is an veteran who can only get around in a wheelchair. Will VA cover the installation of a ramp?**

The VA has programs that cover home accessibility. One is the Specially Adapted Housing (SAH) grant. To qualify, a veteran has to have a permanent and total service-connected disability which occurred during active military duty. If your dad is eligible, the SAH grant can be used to purchase an adapted home or for the cost of a ramp or other modifications necessitated by his disability. The grant is for 50% of the purchase or construction cost with a maximum 2016 benefit of \$73,768.

Veterans with disabilities may also be eligible for Home Improvement and Structural Alterations grants (HISA) toward the cost of what the VA classifies as "medically necessary improvements and structural alterations to a Veterans/ Servicemembers' primary residence". Under this program, veterans with a service-connected disability are eligible for a lifetime benefit of up to \$6,800 and veterans with a non service-connected disability can receive up to \$2,000.

For more information and to apply for home accessibility assistance, contact a benefits administrator at your local VA office.



## Comfort Food

From the Kitchen of Janet Cuddigan

This month I have a recipe that is as easy as it is delicious. I think your family will love it. My family does.

### Crockpot Beef

- 3 pounds round steak, trimmed and cubed
- 2 cans mushroom soup, golden 1 cup carrots, baby
- 3 large potatoes, peeled and cut salt, to taste
- Lawry's seasoning salt, to taste pepper, to taste

Seven hours before dinner: Cut meat into bite size pieces and season to taste. Pour one can of golden mushroom soup into bottom of crockpot; rinse the can with 1/4 cup of water and stir. Add seasoned meat to soup. Pour second can of golden mushroom soup over meat. Cook on high for 3 hours, then reduce to low heat. Four hours before serving, stir in potatoes and carrots; continue to cook on low.

## Congresswoman Tells Veterans' Advocates About New Initiatives to Speed Up the VA Appeals Process and to Prevent Vet Suicides



Representative Dina Titus (D-Nev) says it is time for "significant action" on reforming the VA appeals process which she characterized as "broken". Outlining her proposed legislation designed to reform the process, she told a conference for VA disability lawyers and representatives "[the] key to this new appeals process is providing veterans multiple options to get speedier decisions on their claims." Currently, veterans wait four years on average to complete the appeals process. "The new system reduces bureaucratic burdens while preserving the rights of veterans," she said.

In a second initiative, Representative Titus is sponsoring new legislation directing the VA to review veteran suicide deaths over the past five years and study if there is any correlation between those deaths and psychiatric drug prescriptions. "Data suggest that every 65 minutes a veteran takes his or her own life," Rep. Titus said. "This is unacceptable. One way to address the problem is to determine if any associations exist between suicide and medical treatments our veterans may be receiving for service-related conditions. Accordingly, this bill is a prudent first step in ending this crisis and letting our troops know that when they come home they are not alone."

The Congresswoman shared her views on these and other issues facing our vets at a March conference sponsored by the National Organization of Veterans' Advocates (NOVA). Tim and Sean Cuddigan of Cuddigan Law attended the conference. Sean Cuddigan said that "participation in these types of conferences is critically important to staying on top of legal and legislative developments in our efforts every day to fight for the rights of our clients who served their country."



### Sudoku (Medium)

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

For the puzzle solution go to [cuddiganlaw.com/library/newsletter](http://cuddiganlaw.com/library/newsletter)

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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.



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](mailto:lawteam@cuddiganlaw.com) for your FREE copy of our book *The Essential Guide to VA Disability Claims*.