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## Will The Affordable Care Act Change Social Security Disability?



# Your Social Security

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News and Information for SSDI and SSI Recipients

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## Will The Affordable Care Act Change Social Security Disability?

Yes, but not everything will change.

Love it or hate it, the Affordable Care Act (ACA), also called "Obamacare", is now the law of the land. It has been enacted by Congress and affirmed by the U.S. Supreme Court. But does this new law mean changes for people with disabilities who are considering applying for Social Security benefits and for those who are already receiving them? The answer is yes, but not everything will change.

For example, the ACA does not change the eligibility requirements for Social Security Disability Insurance (SSDI) nor does it change the amount of your monthly payments if you have already been approved for benefits. After you have been receiving SSDI for 24 months, you will still qualify for Medicare regardless of your age. That hasn't changed either. And Medicare meets the ACA's requirements which obligates individuals to have insurance, so you have no worries there.



changes that are big pluses for disabled Americans. For plan years beginning in 2014, insurance companies can't turn you down or charge you more because you're sick or have a pre-existing health condition. They also can't charge women more than men. The ACA eliminates annual and lifetime caps which is good news for people with significant medical problems.

Looking to the future, it seems likely that the longer term impact of the ACA on Social Security disability benefits will fall into two main areas.

One, with better health care more adults will likely remain healthier and able to

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During the two year period while waiting for Medicare to kick in, it is beneficial to know about the Health Care Marketplace created by the ACA. The Marketplace provides all Americans access to more affordable health insurance than was available in the past. The Marketplace makes it easier to compare the cost and quality of different kinds of health insurance plans. Also, under provisions of the ACA, for people with incomes between 100% and 400% of the federal poverty level, subsidies are available to help pay insurance premiums.

Under the Affordable Care Act there are major changes regulating how insurance companies issue policies,

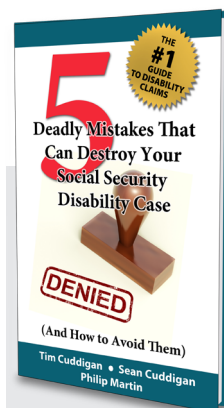
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stay well enough to continue working. As it stands now, many individuals with chronic health conditions are unable to work full time. Then all too often without the medical benefits that may accompany a full time job and unable to obtain affordable health insurance on their own, people see a treatable condition deteriorate and become untreatable. As a result they become too sick to work at all and are forced to seek Social Security disability benefits as a last resort. The promise of the ACA is that everyone will have better access to medical treatments and many more people will be able to continue working.

Two, the outcome of many Social Security disability cases hinge on the completeness and quality of the medical records of the claimants. Under the ACA, more Americans will have access to medical services and one side benefit of this will be more complete and accurate medical records to document the severity of medical conditions.

As Bob Dylan said, "The times they are a changin". For those with disabilities under the Affordable Care Act maybe we should rephrase that to "The times they are a changin... for the better."



**"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 402.933.5400 or email us at [lawteam@cuddiganlaw.com](mailto:lawteam@cuddiganlaw.com)**

## Free Groceries

Cuddigan Law celebrates 2014 by giving away ten \$25 Walmart gift cards.

What could be a better way to kick off a new year than with free food? You can win one of ten \$25 Walmart gift cards to be given away by Cuddigan Law.



To register for your chance to win, just send an email to [drawing@cuddiganlaw.com](mailto:drawing@cuddiganlaw.com) with "Free Groceries" in the subject line and please include your name and address and phone number in the body of the email (so we can notify the winners). Or you can enter on our web site at this URL: <http://www.cuddiganlaw.com/reports/register-to-win-a-walmart-gift-card.cfm> or by sending your contact information to: Cuddigan Law, 1005 S. 107th Ave. Suite 201, Omaha, NE 68114.

The entry deadline is midnight December 31. Winners will be drawn at random and notified by January 10, 2014.

Happy New Year from all of us at Cuddigan Law!



## Comfort Food

From the kitchen of Janet Cuddigan

Here's a festive holiday dessert. It's one of our family's favorites and it's sure to be a favorite with your family, too. Plus it's easy to make.

### Jello Rainbow Cake

1 white cake mix  
2 packages Jello, 3 oz. each, any 2 flavors  
2 cups boiling water  
8 ounces Cool Whip

Prepare cake mix according to package directions. Bake in 2 round cake pans; let cool in pan. Prick each cake with a fork at 1/2-inch intervals. Dissolve each flavor Jello separately in 1 cup boiling water. Carefully spoon each Jello mixture over one of the cakes. Refrigerate for 3-4 hours. Dip one cake pan in warm water for 10 seconds; turn out onto a serving plate. Top with 1 cup of Cool Whip. Unmold second layer of cake; place on first layer. Frost top and sides with Cool Whip. Refrigerate until served.

## Meet Tracey Curtis

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



Clients of Cuddigan Law have the support and backing of a whole team of dedicated professionals. A member of the Cuddigan Law team since 2008, Legal Assistant Tracey Curtis is a Case Manager whose full time job is to support and guide our clients through the entire disability process.

Case Managers develop a direct one-on-one relationship with clients and assist the attorneys. They talk directly with Social Security personnel so clients do not have to. They order all the necessary medical records and review each case every month to insure all deadlines are met and each case develops properly.

"Helping clients get the Social Security benefits they have earned is the best part of my job," Tracey says. "I enjoy offering solutions to their problems and being able to listen to them. I feel like we become more of a family because this is a big part of a person's life. I strive to make sure that our clients have resources available to them while waiting for their case to be decided because I understand there is a struggle financially throughout this process."

When not in the office helping clients, Tracey can usually be found spending time with her son and loves watching him play baseball. She also enjoys time relaxing by a lake while fishing or picnicking with family and friends. Tracey devotes her time and talents to help out in the community, too. She has been a volunteer at the Open Door Mission for the last five years. Among other of the Mission's programs, she lends a hand on their Project Santa and Drumsticks on Wheels which delivers turkeys and boxes of food to those in need. Tracey also supports the Nebraska chapter of the National Alliance on Mental Illness and the Siena/Francis House.

## 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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