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## Beware: Scammers Posing as Social Security Investigators





## Disability Insight

**News & Information about Social Security & VA Disability** 

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### **Beware:**

### **Scammers Posing as Social Security Investigators**

Scammers try to leverage two basic emotions to con their innocent victims: greed and fear. Greed is at the heart of "get rich quick" schemes and "you've won a lottery or sweepstakes" scams. To exploit people's fear, con artists will try to convince their victims that they owe back taxes, or that they haven't paid some fake government debt (often threatening that the sheriff or some other government agent is on their way to their house to arrest them unless

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### **Cuddigan Law**

10855 West Dodge Road, Suite #100 Omaha, NE 68154 cuddiganlaw.com 402.933.5318 they immediately pay up) or they may claim that there is some "problem" that will affect a person's rightfully earned government benefits.

The Federal Trade Commission warns that "crooks use clever schemes to defraud millions of people every year. They often combine sophisticated technology with age-old tricks to get people to send money or give out personal information. They add new twists to old schemes and pressure people to make important decisions on the spot. One thing that never changes: they follow the headlines—and the money."

The Acting Inspector General of Social Security, Gale Stallworth Stone, is warning citizens about a nationwide telephone "imposter phishing" scheme trying to exploit the "problem" scenario. In a recent press release the Social Security Administration (SSA) and its Office of the Inspector General (OIG) say they "have received several reports from citizens across the country about persons receiving phone calls from individuals posing as OIG investigators. The caller indicates an issue exists pertaining to the person's Social Security account or Social Security number (SSN) and directs the person call a non-SSA



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telephone number to address the issue. The reports indicate the calls include a recording from a caller stating she is "Nancy Jones," an "officer with the Inspector General of Social Security." The recording goes on to say the person's Social Security account, SSN, and/or benefits are suspended, and that he or she should call 806-680-2373 to resolve the issue."

While the scheme's details may vary, you should not call the number provided, as the unknown caller might attempt to acquire your personal information, like your Social Security number or your bank account number, which the crook will then use to steal your identity. With

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this personal data the scammer could then rack up thousands of dollars on credit cards taken out in your name or could ransack your bank account. Clearing up your finances after your identity has been stolen is a slow and frustrating process.

The SSA says, "OIG investigators occasionally contact citizens by telephone for investigative purposes, but they will not request sensitive personal information [like a Social Security number or bank account number] from a citizen over the phone. If a person receives a similar suspicious call from someone alleging to be from the OIG, citizens may report that information to the OIG at 1-800-269-0271 or online via https://oig.ssa.gov/report.

If a person has questions about any communication—email, letter, text or phone call—that claims to be from SSA or the OIG, please contact your local Social Security office, or call Social Security's toll-free customer service

number at 1-800-772-1213, 7 a.m. to 7 p.m., Monday through Friday, to verify its legitimacy. (Those who are deaf or hard-of-hearing can call Social Security's TTY number at 1-800-325-0778.)"



# VA Chief Says "Current Disability System is Not Sustainable."

It's time to rethink a veteran disability system that "incentivizes disability," Veterans Affairs Secretary David Shulkin said during a June forum in Washington D.C. In responding to a question about whether the current system should be re-evaluated—posed by a reporter for the *Military Times*—Shulkin said, "Our current disability system [was] designed ...50, 60 or 70 years ago...I would suggest it's not sustainable and it may not be achieving the results of well-being for our veterans."

"Our system incentivizes disability, when our system should be incentivizing health and well-being."

"That doesn't mean pulling back disability compensation benefits,"

ecretary of Veterans Affairs

David J. Shulkin, M.D.

he said. "But to suggest that there's not a better way to do things is... wrong." Although the VA Secretary did not detail what that "better way" would be, some veterans groups have speculated that potential new offerings could include wellness programs, rather than simply monthly compensation payments.



### **Comfort Food**

From the kitchen of Janet Cuddigan

#### **Macaroon Ice Cream Torte**

In the summertime it's just too darn hot to turn on the oven, so try this tasty frozen treat instead.

- 30 chocolate or plain macaroon cookies, crumbled
- 1 quart coffee ice cream, softened if necessary
- 1 quart chocolate ice cream, softened if necessary
- 1 cup milk chocolate toffee bits or 4 (1.4-ounce) Heath candy bars, coarsely chopped
- Hot fudge topping, warmed

Sprinkle a third of the cookies into an ungreased 9-in. springform pan. Layer with 2 cups coffee ice cream, another third of the cookies, 2 cups chocolate ice cream and 1/2 cup toffee bits; repeat layers.

Freeze, covered, until firm. May be frozen up to 2 months. Remove torte from freezer 10 minutes before slicing. Serve with fudge topping. Yield: 16 servings.

(Originally published in *Quick Cooking* May/June 2004, p6.)

"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

### **Disability for Back Pain**



One of the most common conditions that causes people to file a Social Security disability claim is chronic back pain. Every year Social Security sees thousands of disability claims for back pain. More than three-quarters of initial claims for back pain disability are turned down by the Social Security Administration (SSA). Seventy-eight percent of initial claims are denied according to a 2014 SSA report. However, 70 percent are approved after a hearing in front of an SSA administrative law judge. If your back problems are legitimately preventing you from working, it pays to be persistent and to have a strong advocate in your corner.

In deciding your case, SSA will look at

- •Your objective symptoms, to determine if they match the requirements in the Social Security's impairment listing.
- •Your functional limitations (for example, does walking cause you pain, is your range of motion limited and interfering with your ability to stoop or bend, or are you only able to sit or stand in one position for a short time) to see if you can return to your previous work or do any other work in the national economy.

Because most back pain claims are based on subjective reporting of the severity of pain, SSA will also evaluate your credibility.

Winning a disability case for chronic back pain is not easy, but it can be done and has been accomplished for countless numbers of our clients. Don't be afraid to get help. The attorneys at Cuddigan Law focus exclusively on disability law and can present your case in a way that Social Security can understand. Contact us for a free evaluation of your situation.

### **Drop Quote**



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A crossword-style grid is set up for each quote, with a number of letters "hovering" above each column. Your task is to "drop" each of those letters into the appropriate square in each column, until the entire quote is revealed. All punctuation (commas, periods, dashes, etc.) has been removed. Good luck!

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

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## We're in your corner.

**News & Information about Social Security & VA Disability** 

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 Cuddiga

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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*.