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# Disability Insight

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News & Information about Social Security & VA Disability

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## PTSD and VA Disability Benefits: Finding a Path to Healing

Post Traumatic Stress Disorder (PTSD) has been around since soldiers were going to war. The VA says “accounts of psychological symptoms following military trauma date back to ancient times. The American Civil War (1861-1865) and the Franco-Prussian War (1870-1871) mark the start of formal medical attempts to address the problems of military veterans exposed to combat.” In World War I and II, PTSD was known as shell shock and combat neurosis. The term PTSD was first used in

the 1970s as a result of the experiences of soldiers in the Vietnam War.

Returning soldiers have experienced PTSD at different rates over the last half century.

- **Operation Enduring Freedom/ Operation Iraqi Freedom.** Nearly 3 million US service members have been involved in the Afghanistan and Iraq wars. In 2008, the RAND Corporation and the Center for Military Health Research examined the prevalence of PTSD among previously deployed Operation Enduring Freedom/Operation Iraqi Freedom service members and found 11 to 20 percent suffered from PTSD. It is estimated the number of veterans from both of these wars suffering from diagnosed or undiagnosed PTSD is more than 450,000.
- **Gulf War.** A population-based sample of 11,441 Gulf War veterans was studied from 1995 to 1997. Among them, the prevalence of PTSD was 12.1 percent.
- **Vietnam War.** Of the 3,016 veterans who were studied from the Vietnam War era, the estimated lifetime prevalence of PTSD was 30.9 percent for men and 26.9 percent for women.

The psychological trauma of past events can strike a veteran at any point in his



Some veterans will suffer nightmares or flashbacks 5, 10, or even 20 years after leaving military service.

or her life. Many veterans will begin to display symptoms of Post Traumatic Stress Disorder soon after returning home, some service members begin to experience the first signs before they are discharged, and still more veterans will suffer nightmares or flashbacks 5, 10, or even 20 years after leaving military service.

**Qualifying for VA Disability Benefits for Symptoms of PTSD .** Unlike most emotional disorders, PTSD can cause symptoms long after a person has experienced a disturbing event. So former service members can get the help they need, regulations were passed in 2010 that made it easier for veterans with PTSD to get approved for VA disability benefits. Under these new regulations, veterans no longer have to

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## PTSD and VA Disability Benefits: Finding a Path to Healing

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provide proof that an event occurred causing their PTSD. This rule applied to both combat veterans and all veterans who were involved in and experienced fear because of a terrorist or hostile situation.

To qualify for VA compensation for PTSD, a veteran must show service connection by proof of:

- PTSD diagnosis. Veterans are required to have a current diagnosis of PTSD. This diagnosis must be by a psychiatrist or psychologist at a VA medical facility.
- Evidence that an in-service stressor event occurred. PTSD is an anxiety disorder based on a traumatic event. While veterans no longer have to provide evidence that they suffered a single traumatic event, they must describe any known instances and experiences that are related to their PTSD symptoms.
- Connection between an in-service stressor event and current symptoms. The veteran must prove that his or her PTSD trauma occurred during military service and, as result, currently experiences symptoms.

There are four types of common symptoms that many—but not all—people with PTSD experience:

- Re-experiencing or reliving the traumatic event.
- Avoiding situations that trigger bad memories of the event.
- Hyper-arousal or being constantly on alert for signs of danger.

- Having negative feelings about yourself or others.

This article is excerpted from Cuddigan Law's informative book, *PTSD and VA Disability Benefits: Finding a Path to Healing*. For a free download of this book—packed with helpful information for vets coping with PTSD including insider tips to maximize your benefits—visit our website, [cuddiganlaw.com](http://cuddiganlaw.com). If you are considering filing a VA disability claim call us at 402-933-5318 or email us at [lawteam@cuddiganlaw.com](mailto:lawteam@cuddiganlaw.com) for a free evaluation of your situation.

## Next Year's Social Security COLA May Be Most in 6 Years

"Social Security beneficiaries are projected to receive a 2.2% cost-of-living adjustment [COLA] next year, the most since 2011," according to a news story published last month in *USA Today*. This will mean a bump of about \$30 a month for the average retired worker and about \$26 more per month in the pocket of the average Social Security Disability Insurance (SSDI) recipient.

The Cost of Living Allowance (COLA) this year was only .3% and there was no increase at all in 2016, because of the very low rate of inflation.



## Goodbye and Best Wishes, Erin



At the end of this month, we will be saying goodbye to a valued employee and a treasured friend. Legal Assistant Erin Chytil is embarking on a new adventure—a new career as a surgical technician. Ahead of her are two years of intensive training.

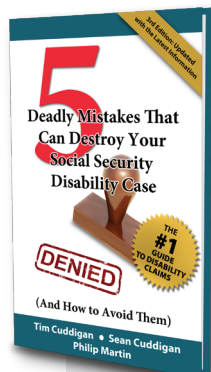
Reflecting on her work at Cuddigan Law for the past seven years, she notes that "the biggest thing I will miss is my client's reaction when they learn that their case was won and their outpouring of appreciation. It was very satisfying to know that I was able to help to make a difference in someone's life."

"Nothing I could say will ever convey the amount of gratitude I owe to Tim and Sean Cuddigan," Erin says. "Both Tim and Sean not only show dedication, empathy and compassion for their clients, but for their staff as well. I will be forever grateful that I was a part of their team for so many years and will cherish the memories we have created along the way. Thank you and you will be missed!"

Tim Cuddigan had this to say about Erin: "Every day it was a pleasure working with Erin and her loss will be greatly felt. Thank you, Erin, for your expertise, commitment, and kindness on behalf of all of Cuddigan Law's clients. Best wishes as you embark on a new chapter in your life."

**"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)**



## Meet Chantel Chaney

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



Helping others and making a difference resonates deeply with Chantel Chaney. "I believe in paying it forward," Chantel says. "My hope is that the people I help will take the opportunity to help another person in need. Whether it be offering a smile or some advice or a bed to sleep in." As a disability team leader and VA case manager, Chantel pays it forward every day. Chantel has been with Cuddigan Law for nearly year now but she previously worked for Tim Cuddigan for a little more than three years. "I just keep coming back," she says with a smile.

Passionate about equal rights for everyone, she was part of the big anti-domestic violence movement in Omaha in the late 1990s early 2000s. "I have worked and/or volunteered in every aspect of that field," Chantel recalls, "from volunteering at a shelter, to training medical and law enforcement personnel, to being on a death review committee. I worked with some of the greatest and most dedicated people I have ever met. It was my calling to be in that place at that time and I hope that what I did made a difference."

She is also paying it forward in another way by teaching her kids to respect and appreciate differences in others. She is the proud mom of a 14 year-old daughter who is an athlete and a 6 year-old son who aspires to be like his sister and play sports. Her free time is spent with them or at her parents' house on a lake in northern Iowa

"I'm a small town Iowa girl. I have my Bachelor's Degree from College of Saint Mary and I am a very proud Alum. Most importantly, I am a diehard—almost obnoxious—Iowa State fan," she laughs.

## For Your Information

Cuddigan Law maintains an extensive free library of articles, videos and blogs about Social Security and VA disability.

Visit our web site at [cuddiganlaw.com](http://cuddiganlaw.com).



## 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*.**

