

# Your Social Security

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News and Information for SSDI and SSI Recipients

Volume 2 | Issue 11

November | 2014

## Backlog of Disability Cases Reaches a New High

The backlog at the nation's VA hospitals has gotten a lot of media attention lately. It is shameful that America's veterans have long waits for the care they have been promised. But the VA backlog dwarfs in comparison with the Social Security Disability backlog. It is estimated that 526,000 people are waiting in line at Veterans Affairs, but at the Social Security offices the number of disability cases awaiting action is nearly double that number. Currently there are 990,399 open cases waiting for decisions, according to an investigation by the *Washington Post*.

The average time it takes Social Security to process a disability claim is 422 days — more than a year — which, more often than not, causes real hardships for disabled workers and their families who may have very little or even no income while they are waiting for their cases to be decided. "That's unacceptable," says Maryland Representative C. A. Ruppersberger. "Some have had to file for bankruptcy, some have lost their homes, some have even died before getting a penny of the benefits they were entitled to."

Locally, disability cases are also backed up. Due to budget and resource limitations, the Omaha office had more than 3,000 cases pending and the average claim processing time was 435 days for fiscal year 2014 according to a Social Security Administration report. In the same time period, the West Des Moines office reported nearly 3500 cases pending with a 420 day average processing time. While SSA is adding one additional administrative judge for the Omaha region, reducing the backlog will continue to be a challenge, because Scottsbluff, Grand Island, North Platte, Norfolk and Sioux City have all been added to the Omaha office's territory.

The disability claims backlog has been a long-standing problem dating as far back as when Gerald Ford was president. In 1975 Congress raised an alarm about "a huge backlog" when the number of cases went above 100,000. Since then



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the backlog has been the subject of several hearings on Capitol Hill. Social Security has taken some steps to address the issue, but SSA officials lay the blame on Congress saying budget cuts imposed by Congress have made the problem worse.

"Over the past three years we received an average of nearly a billion dollars less each year than what the president requested for our administrative budget," Social Security Press Officer LaVenja J. LaVelle said in a statement. "Consequently," she said, "the backlog and average waiting time have increased."



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## 2015 COLA Announced

For the 64 million Americans collecting Social Security the size of their benefits checks will rise by a mere 1.7% in 2015. Both retirees and those drawing benefits from Social Security Disability Insurance (SSDI) will get the same Cost of Living Adjustment (COLA). While next year's increase is a tiny bit more than this year's 1.5% increase, it is still a historically small increase.

COLA is based on the rate of inflation. More specifically, Social Security COLA is pegged at the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). It is set each October and based on data from the 12 months prior to September 30. Because the average SSDI monthly benefit is currently \$1,148, the COLA increase will add about 20 bucks to a SSDI recipient's monthly check.

For individuals getting Supplemental Security Income (SSI) payments, the standard federal SSI payment amount will go up in 2015 from \$721 per month to \$733.

There is one other minor change for 2015. Earning more than a certain monthly amount is ordinarily considered to be engaging in "Substantial Gainful Activity" (SGA). For 2015 the SGA amount will go up a little from the current \$1,070 per month to \$1,090 per month. If you are blind the SGA amount will rise to \$1,820 per month.



**"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)

## MS & Disability: Free Seminars

If you or someone you care about is battling Multiple Sclerosis and unable to work, you can learn what you need to know about Social Security Disability Insurance from Cuddigan Law.

At these free and open-to-the-public seminars, our attorneys will share tips and inside information on how to get the insurance benefits you've earned.

Thursday, January 8, 6:30 p.m. & Saturday, January 10, 9:30 a.m.  
Regency Lodge Omaha  
909 S. 107th Avenue

Each seminar is free but seating is limited so please call 402.933.5323 to reserve your place

## Winners

Congratulations to these winners of free \$25 Walmart gift cards in our Thanksgiving Turkey Giveaway:

Denise K., Carter Lake, IA ; Rick M., Seward, NE ; Ryan D., Fremont, NE; Davey B., Omaha, NE; Brian & Sandy C., Omaha, NE; Debra H., Omaha, NE; George G., LaVista, NE; Elnora T., Bellevue, NE; Greg W., Omaha, NE; Teawana B. Omaha, NE; Gina R., Omaha, NE; Linda M., LaVista, NE; Pamela D., Omaha, NE; James G., Omaha, NE; Jeffrey H., Omaha, NE; Stanley B., Omaha, NE; Paul & Diane C., Fremont, NE; Diane H., Omaha, NE; Stephanie S., Omaha, NE; David W., Fremont, NE; Jeffrey M., Missouri, IA; John & Carol M., Crescent, IA; Janet M., Fremont, NE; Leigh S., Omaha, NE; Brad M., Omaha, NE.



## Comfort Food

From the kitchen of Janet Cuddigan

Can you go wrong with a recipe that includes Jello, cake and Cool Whip?

I don't think so either!

### 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 two round cake pans; let cool in pan. Prick each cake with a fork at 1/2-inch intervals. Dissolve each flavor Jello separately in one cup boiling water. Carefully spoon the Jello mixtures separately over the cakes.

Refrigerate for three to four hours. Dip one cake pan in warm water for ten seconds; turn out onto a serving plate. Top with one cup of Cool Whip. Unmold second layer of cake; place on first layer. Frost top and sides with Cool Whip. Refrigerate until serving.



## Connections

A spotlight on organizations that offer help and assistance in our community.

**Organization:** Arthritis Foundation

**Mission:** The Arthritis Foundation's mission is to improve lives through leadership in the prevention, control, and cure of arthritis and related diseases. The Arthritis Foundation's vision is to create a world free of arthritis pain.

**Help Offered:** The Arthritis Foundation offers information, resources and apps that aid in better understanding and controlling arthritis. They have programs and information to help those with arthritis deal with the pain, adjust to life with arthritis, understand drug choices, connect with others, access information on diseases and treatments, and keep up with the latest news.

**Contact Information:** [www.arthritis.org/nebraska/](http://www.arthritis.org/nebraska/) (800) 642-5292

(Source: [www.arthritis.org/nebraska/](http://www.arthritis.org/nebraska/))



## 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



### This Month: Math Square

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

	x		-		13
-		x		-	
	+		-		0
+		/		/	
	/		-		0
9	20	4			

Try to fill in the missing numbers.

Use the numbers 1-9 to complete the puzzle.

Each row and each column is a math equation.

Remember that multiplication and division are completed before addition and subtraction.

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