

Your Social Security

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News and Information for SSDI and SSI Recipients

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5 Things You Can Do To Stop Health Care Costs From Eating Up Your Social Security Check.

It's a startling fact: out-of-pocket health care costs consume more than one-third of the average Social Security benefit payments received by seniors and disabled Americans. According to data from the Center for Medicare and Medicaid Services (a U.S. Department of Health and Human Services agency responsible for administration of several key federal health programs including Medicare and Medicaid), "beneficiary spending on Medicare premiums, deductibles, co-pays, all private premiums, and all other services

not covered by Medicare, has grown from \$3,865 per year in 1992 to \$5,261 per year in 2010, an increase of 34 percent." The growth in out-of-pocket health expenses has far outpaced Social Security's cost-of-living adjustments.



Growth in out-of-pocket health expenses has far outpaced cost-of-living adjustments.

Unfortunately these increases hit hardest those who are who are least able to pay. The median household income for seniors is about \$34,000 per year and about \$30,000 for households drawing Social Security disability benefits.

This problem is not likely to go away anytime soon. So what can you do to keep out-of-pocket health care costs from eating a hole in your pocket? [Here are 5 things you can do:](#)

1. See your doctor regularly.
An ounce of prevention is still better than a pound of cure. Preventative medicine—catching health problems before they get worse—is still the best way, not only to save you money, but to improve your daily life. If you have Part B Medicare you are entitled to a free yearly "Wellness Visit" with your doctor and long list of free health screenings. For a free booklet outlining the medical screenings you may be eligible for, go to the website medicare.gov.

2. Comparison shop for health care services.
Many people pour over the grocery ads in the newspaper to cut their food bill. (A good strategy.) But those same people often miss the idea that you can also comparison shop for medical procedures, treatments and medications. The price for the same service can

Despite the numbers, some politicians are proposing to shift more health care costs to Medicare beneficiaries through higher Medicare premiums. If these proposals become law they would have the net effect of cutting Social Security benefits even more.

The problem is not with Medicare. Medicare does a better job of controlling costs than our private health care system according to the Congressional Budget Office. The CBO predicts that "the rising cost of private insurance will continue to outstrip Medicare for the next 30 years."

The problem is that the American way of providing health care is not efficient. Ben Veghte, Research Director for Social Security Works (a not-for profit watchdog organization) says that U.S. consumers "spend twice as much as those of similar countries with worse health outcomes."

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vary by thousands of dollars from one provider to the next, so check around. Also, carefully review all your medical services bills for errors and ask your pharmacist about less-costly generic medications.

3. Save the emergency room for emergencies.

The emergency room should only be used for truly life-threatening emergencies. Undoubtedly it will be cheaper to schedule an appointment with your doctor or to visit your pharmacy than to go to an ER. For minor injuries and illnesses that require immediate or after-hours attention consider an urgent care clinic (and they are probably more convenient because there are many more urgent care clinics than ERs).

4. Eat right and exercise.

If you take better care of your body it will take better care of you and, in the bargain, it will lighten the burden on your wallet. A healthy lifestyle means less illnesses, injuries and visits to medical providers.

5. Be an advocate.

Write your elected officials and let them know that shifting the burden of health care costs to seniors and the disabled on fixed incomes is not fair nor acceptable. There is ample opportunities to control

health care costs by improving the efficiency of America's health care system.



"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



Comfort Food

From the kitchen of
Janet Cuddigan

No matter where you go in the world from Asia to Europe, from the Mideast to South America, you'll find dumplings served at family meals, but I think these are the best dumplings you'll ever eat.

Give them a try.

Nanaw Gilbert's Potato Dumplings

1 large egg
1 teaspoon salt
3/4 cup flour
1 1/2 cups potatoes, peeled, boiled and riced

Beat egg and salt. Add riced potatoes and flour. Mix with a fork.

Shape dough in balls about the size of a golf ball. Work in more flour if the dough is too sticky.

Boil in salted water for 10-15 minutes.

For Your Information

Cuddigan Law maintains an extensive [free library of articles, videos and blogs](#) about Social Security disability.

Visit our web site at cuddiganlaw.com.



Here are some current articles you may find informative and useful:

Nine facts about the importance of the Social Security disability program

<http://www.cuddiganlaw.com/blog/nine-facts-about-the-importance-of-social-security-disability-program.cfm>

High blood sugar levels increase risk of dementia

<http://www.cuddiganlaw.com/news/high-blood-sugar-levels-increase-risk-of-dementia.cfm>

Five common mistakes made in the social security disability process

<http://www.cuddiganlaw.com/video/five-common-mistakes-made-in-the-social-security-disability-process.cfm>

Meet Kendra Allison

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

Helping people who are in difficult times, just comes naturally to Kendra Allison.



As an Intake Specialist, Kendra is an early point of contact for Cuddigan Law clients. She assists the attorneys in collecting important preliminary information about clients' disability cases. Kendra supports the attorneys by talking to prospective clients to let them know what the firm does, how Social Security disability works and to collect

key information which the attorneys will use to establish the disability cases. Then Kendra schedules an initial appointment with one of the firm's Social Security disability attorneys and mails out any necessary paperwork to prepare each client for that meeting. She also provides assistance information for those who may need medical care and is a valuable resource to answer any questions that clients may have.

"I honestly enjoy talking to people and helping whenever I can", Kendra says. "I appreciate working at Cuddigan Law, because I get to help people every day. I want them to know they made the right choice by calling us."

Helping others is a family trait in the Allison household. Her husband works for Omaha Campus for Hope providing support and assistance to individuals with dual diagnoses—meaning those with mental health challenges in addition to addictions.

When not at work, Kendra loves to spend time with her husband (who she describes as "amazing"), her family and her friends. They enjoy sporting events ("Go Nebraska!") and having a laugh or two at the Funny Bone Comedy Club. She often makes the three-hour trip to Ewing, Nebraska to spend the weekend playing cards with her grandma. For more than five years, she has volunteered at a local women's halfway house; just one more way that Kendra extends a helping hand.

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

Did You Know?

In 2014 more than six million Americans with severe disabilities will receive SSI payments. More than two-thirds of older adults receiving SSI payments are women.

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