

Your Social Security

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News and Information for SSDI and SSI Recipients

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Unable To Work Due to a Disability? 6 Things You Can Do Right Now.

When your health impairments are interfering with your ability to work, it is difficult to understand what options are available. Many wonder whether they can financially survive without working—how is it possible to afford a mortgage and household expenses without a paycheck? How will you continue to go to the doctor without your health insurance? At Cuddigan Law, we counsel individuals regarding these difficult considerations every day. Here is a check list focused on the considerations involved in one

such situation—when you are employed and about to stop working due to your disability. This is what we recommend:

- 1. Know your rights.** If you are employed, you might have employee benefits, including sick leave, Family and Medical Leave Act benefits, short/long term disability insurance, or extended health insurance. Federal law requires that if you provide your employer with a written request for employee benefits and plan details, your employer must provide you with this information in writing within a certain time frame.



Have a candid discussion with your healthcare providers and tell them that you are unable to continue working and that you plan to file for disability.

- 2. Talk to your healthcare providers.** Have a candid discussion with your healthcare providers and tell them that you are unable to continue working and that you plan to file for disability. We talk to hard-working individuals everyday who, to their detriment, assume that their doctor is aware that their health impairments are interfering with their ability to work. You cannot assume this. Remember that your doctor sees many patients and therefore depends on your thorough report of not just how your medications are helping you, but also about how your health conditions are impacting your daily functioning, including your ability to function at work. Going forward, at each appointment, remember to accurately report your symptoms at

each appointment. What you tell your doctors is the same information that the Social Security Administration (SSA) relies upon in making their decision.

- 3. Understand your monthly benefit amount.** Many people who call have no idea what their Social Security disability benefit amount is and that it does not replace their monthly income. As a result, they are blindsided by their inability to afford their pre-disability expenses. SSA allows you to create an account on their website and download your Social Security Earnings Statement. Use this link to create your account today: <https://secure.ssa.gov/RIL/SiView.do>

- 4. Explore all available resources.** You cannot always plan for every eventuality including a health condition impairing your ability to

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Unable To Work Due to a Disability? 6 Things You Can Do Right Now.



(6 Things You Can Do Now...continued from page 1.)

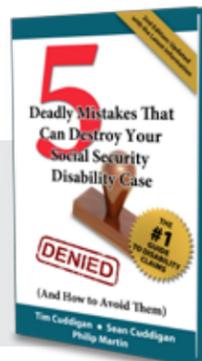
work. If you are in this situation for the first time you have most likely never explored what resources are available to individuals in financial need. The Department of Health and Human Services (DHHS) runs the food assistance program in Nebraska. In Iowa it is run by the Department of Human Services (DHS). Both agencies also have many other programs, which might be of help. They are the main contact points for a Medicaid application and for applying for Nebraska's Aid for Dependent Children (ADC) or Iowa's Temporary Assistance for Needy Families (TANF). Nebraska and Iowa have separate agencies to help disabled people prepare for, find and/or keep a job—Nebraska Vocational Rehabilitation and Iowa Vocational Rehabilitation Services. While undoubtedly difficult, it is worth it to explore all available options, even ones you could have never predicted you would need.

5. Gather your Workers' Compensation settlement contract or Temporary Total Disability (TTD) stubs, even if old. SSA requires that a disability claimant provide evidence of any compensation they received as a result of a work injury. This is because the law states that a disability claimant who is currently receiving or has received in the past temporary payments or a lump sum settlement/award in Workers' Compensation might have their disability insurance benefit reduced. This is known as a "Workers' Compensation Offset." In general,

a claimant's combined disability benefit and Workers' Compensation benefit (when broken down into a monthly benefit amount) cannot exceed 80% of what the worker made on average in the past. The calculation is complicated and the rule is upsetting for many, but do not worry needlessly. When you call the lawyers at Cuddigan Law, we will counsel you as to whether you would expect your disability benefit to be offset. Most important, whether your disability benefit will be reduced or not, the SSA requires evidence of the Workers' Compensation money received to even process your disability award, so do not delay. Pull the information from your records, or request a copy of the settlement from the Nebraska Workers' Compensation Court or the Iowa Workers' Compensation Commission.

6. Gather a list of all your medications and the names of your medical providers with dates of treatment. On your behalf we will collect and review all your medical records which will save you the difficulty of getting them on your own. But it is critically important that we make contact with all of your care providers.

As you can now see, the considerations involved in filing for Social Security disability benefits are numerous and at times complex. The lawyers and staff at Cuddigan Law can provide you with the right information to empower you and your family during this difficult time. Do not delay. Call for a free consultation today: (402) 933-5318.



"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



Comfort Food

Chicken Wild Rice Casserole

- 8 chicken breast halves, deboned
- 1 1/4 cups rice, 1/2 white rice, 1/2 wild rice (not minute rice)
- 1 can cream of chicken soup
- 1 can of celery soup
- 1 can of mushroom soup
- 1 jar mushroom pieces
- 1/4 cup melted butter
- 1/4 cup sherry or white wine
- Small package of sliced almonds
- Shredded Parmesan cheese to taste

Mix 3 soups together; place half on the bottom of 9" X 13" baking dish. Spread rice over soup and top with remaining soup and mushrooms. Place chicken on top. Mix melted butter and wine and pour over chicken. Sprinkle almonds and cheese on top. Bake in a 275 degree oven for 2 hours.

Question of the Month

Q: I have a military service related disability. When should I apply for VA disability benefits?

A: As soon as possible. The longer you wait to apply, the later your effective date of claim (the date when your claim starts) will be. And the passing of time may make it more difficult to prove that your disability began during, or was made worse by, your military service.

Family News

A child's first day of kindergarten creates special memories.

The memories were doubled for us when Tim's grandson Jack (Sean and Kortney Cuddigan's son) and granddaughter Maya (Matt and Molly [Cuddigan] Freyer's daughter) headed off to school for the first time this month.



Jack and Maya were thrilled with this new adventure, but it was a bit emotional for moms Kortney and Molly to wave goodbye to their babies at the doorstep to St. Roberts School.

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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Fall Find-A-Word

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

O E O A I V W U O S C M M R J
S U D O V O B R O E P I W I R
W C B I L T S E A V U X D J S
O T A L R P V D D A M L P E S
Y D E R M Y N I F E P R F P R
N Y C H E W A O U L K J G T U
L W M C N C O H E H I X N X D
L X H R X T R O R A N G E P B
E J J K B F K O I R S A E Q B
N Z L A I O L L W H C T B D Z
M J L T S E V R A H B S X E J
U L V E P Y C K Z U X F C U Z
E Z G H F E Z T K E O J M G P
P Z J Q V O G Q H H A N B R V
H N O U V T J F Q N P Y G I R
CIDER HAYRIDE PUMPKINS YELLOW
FOOTBALL LEAVES RED
HARVEST ORANGE SCARECROW

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".

