

5 Tips for Winning Your Social Security Disability Case

Although the benefits are modest, more than 10 million disabled Americans and their families rely on the critical lifeline of Social Security disability benefits to put food on the table, keep a roof over their heads and often to pay for vitally important medications. However, finding your way through the complex process requires immense patience and maybe a little help. If you or someone you care about is considering applying for Social Security disability benefits here are five tips to maximize your chances for success.

Tip #1: Determine Your Eligibility. Social Security maintains two main programs which serve as safety nets for Americans who are no longer able to work due to mental or physical disabilities. Social Security Disability Insurance (SSDI) is for those with a work history and who have paid into the Social Security system through payroll deductions. The second program is called Supplemental Security Income which is a needs-based program for individuals with little or no income and few assets.



The road to winning Social Security disability benefits is long and difficult to navigate. There are dozens, if not hundreds, of easily-made missteps along the way which can derail your disability claim.

To be considered eligible for disability benefits, you must be under retirement age and have a severe impairment that makes it impossible to perform any work given your age, education, and past work experience. Your condition must be expected to last at least 12 months or result in death. The rules for eligibility are complicated so it is worth your time to do some online research or to contact us at Cuddigan Law for a free evaluation of your situation.

appeal that decision. The first level of appeal is a request for reconsideration. This usually takes another two to three months. Most reconsideration requests are denied. The second level of appeal is to request an in-person hearing in front of an SSA Administrative Law Judge and now you are in for the long haul. In Nebraska the current wait time for a disability hearing is more than 15 months. Because the disability process is so time-consuming, you will want to file as soon as you can.

Tip #2: File Your Application Right Away. The wait for disability benefits is frustratingly long. Typically it takes the Social Security Administration (SSA) three to six months to review your initial application. Only about one out every three initial applications are approved which means you will likely have to

Many of our clients who had to stop working due to a medical condition held off applying because they hoped their condition would improve and in the meantime they exhausted their savings and retirement funds. If your condition improves during the disability process you can always withdraw your application.

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(5 Winning Tips...continued from page 1.)

Tip #3: Don't go it alone. Get help.

The road to winning Social Security disability benefits is long and difficult to navigate. There are dozens, if not hundreds, of easily-made missteps along the way which can derail your disability claim. It helps to have a knowledgeable guide—an advocate who will fight for your rights. You have the right to have someone represent you and it makes a big difference. A Government Accounting Office study found that you are three times more likely to win benefits if you have a professional representative like an experienced Social Security disability attorney.

Tip #4: Build your case. To be awarded benefits it is not enough to say you are disabled. It is not even enough for your doctor to say you are disabled. You have to prove your disability to skeptical Social Security bureaucrats. Medical test results, statements from occupational specialists, financial records, and bills from doctors, therapists, and counselors will help make your case for receiving Social Security disability benefits. As soon as you make the decision to apply for your rightfully earned Social Security benefits your next move should be to start collecting and organizing every piece of paperwork that proves you are disabled and in need of benefits. While we're on this topic of healthcare, we strongly advise you not to let your health insurance

lapse. You will need your insurance so you can continue to see your healthcare providers. The SSA will be expecting your medical file to have the current, up-to-date information about your impairments.

Tip #5: Don't give up. The process can be frustrating and disheartening especially when you are in real need of the benefits you paid for with your Social Security taxes.

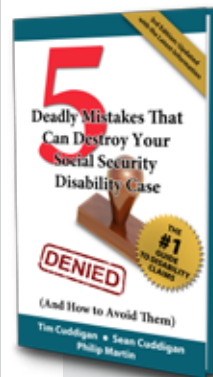
More than 60% of applicants who are denied Social Security disability benefits the first time they apply simply give up in frustration. Many people would have been eventually awarded benefits if they had kept going.

FYI For Your Information

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

The video library is continually updated adding new articles and videos almost every week like recent videos explaining benefits for survivors of veterans and how disabled people can erase student loan debt.

Check out this useful and informative library at cuddiganlaw.com.



"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 From the kitchen of Janet Cuddigan

Best Ever Oyster Stew

Perfect for cold winter nights, this oyster stew is as easy as it is delicious.

1/2 cup butter
1 cup minced celery
3 tablespoons minced shallots
1 quart half-and-half cream
2 (12 ounce) containers fresh shucked oysters, undrained
Salt and ground black pepper to taste
1 pinch cayenne pepper, or to taste

Melt the butter in a large skillet over medium heat, and cook the celery and shallots until shallots are tender. Pour half-and-half into a large pot over medium-high heat. Mix in the butter, celery, and shallot mixture. Stir continuously.

When the mixture is almost boiling, pour the oysters and their liquid into the pot. Season with salt, pepper, and cayenne pepper. Stir continuously until the oysters curl at the ends. When the oysters curl the stew is finished cooking; turn off the heat and serve.

Adapted from allrecipes.com

Don't Say Cheese!

How to Take Better Photos of Your Kids

Whether you have a fancy DSLR camera or just your phone, you can shoot more memorable, share-worthy photos of your family with a few easy-to-apply ideas. (And, by the way, it is a myth that you need an expensive camera to take good photos.)

Motion creates emotion. Static, posed photos are lifeless and boring. And no one seems to be quite sure of what to do with their hands. Have your kids run around, spin, jump up in the air or just lay out on the grass. Ask them to bust their best dance moves.



Get down or up. Most amateur photographers shoot every shot from their eye level in a medium shot which is okay if you like the tops of your kids' heads. For toddlers or younger children kneel down and shoot them head on or get up high (a step ladder comes in handy here) and shoot down while they roll around on their backs in the grass.

Take three steps closer. Once you have taken the photo you want, take three steps closer and shoot again. This is a way to capture some of the more intimate details in a scrunched up face, a little hand grasping a favorite stuffed animal, or little feet in a pair of sneakers. If you mount the detail photos in a frame surrounding the main portrait you can create a memorable montage.

Don't say cheese. Stilted, forced smiles create stilted forced photos. Create genuine smiles by telling your kids jokes, tickling them, or playing a silly game. The spontaneous joy that only a child can express will come shining through in your photos.

Sudoku



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

Courtesy of printable-puzzles.com © 2019

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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*.

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.

Disability law is all we do.



Tim & Sean Cuddigan

Subscribe to the Cuddigan Law YouTube channel to view our free library of videos about Social Security and VA disability. You will find a full range of information about qualifying medical disorders, how-to tips on navigating the system, and insider advice on winning your claim.

