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The Basics of SSI.

What is Supplemental Security Income (SSI)?

SSI makes monthly payments to people who have low income and few resources, and who are age 65 or older; blind; or disabled. Disabled or blind children whose parents have little income or resources may be eligible for Supplemental Security Income benefits as well.

Do you qualify for SSI?

Whether you can get SSI depends on your income and resources (the things you own).

Income

Income is money you receive such as wages, Social Security benefits and pensions. Income also includes such things as food and shelter. The amount of income you can receive each month and still get SSI depends partly on where you live. Social Security can help you find out the income limits in your state.

Social Security **doesn't count** all of your income when they decide whether you qualify for SSI. **For example**, they do not count:

- The first \$20 a month of most income you receive;
- The first \$65 a month you earn from working and half the amount over \$65;
- Supplemental Nutrition Assistance Program (SNAP) benefits, formerly known as food stamps;
- Shelter you get from private nonprofit organizations; and
- Most home energy assistance.

If you're married, Social Security includes part of your spouse's income and resources when deciding if you qualify for SSI. If you're younger than age 18, they include part of your parents' income and resources. And, if you're a sponsored noncitizen, they may include your sponsor's income and resources.

If you're a student, some of the wages or scholarships you receive may not count.

If you're disabled, but working, Social Security **does not** count wages you use to pay for items or services that help you to work. For example, if you need a wheelchair, the wages you use to pay for the wheelchair don't count as income when Social Security decides if you qualify for SSI.

Also, Social Security **does not** count wages a blind person uses for work expenses. For example, if a blind person uses wages to pay for transportation to and from work, the wages used to pay the transportation cost aren't counted as income.

If you're disabled or blind, some of the income you use (or save) for training, or to buy items you need to work, **may not** count.

Resources (things you own)

Resources that Social Security counts in deciding if you qualify for SSI include real estate, bank accounts, cash, stocks, and bonds.

You may be able to get SSI if your resources are worth \$2,000 or less. A couple may be able to get SSI if they have resources worth \$3,000 or less. If you own property that you are trying to sell, you may be able to get SSI while trying to sell it.

Social Security doesn't count everything you own in deciding whether you have too many resources to qualify for SSI. For example, they do not count:

- The home and land where you live;
- Life insurance policies with a face value of \$1,500 or less;
- Your car (usually);
- Burial plots for you and members of your immediate family; and
- Up to \$1,500 in burial funds for you and up to \$1,500 in burial funds for your spouse.

Additional requirements you must meet to qualify for SSI.

To get SSI, you must live in the United States or the Northern Mariana Islands and be a U.S. citizen or national. In some cases, noncitizen residents can qualify for SSI.

If you're eligible for Social Security or other benefits, you must apply for them. If eligible, you can apply for SSI and other benefits.

- If you live in certain types of institutions, you may get SSI.
- If you live in a city or county rest home, halfway house, or other public institution such as a jail or prison, you usually can't get SSI. But there are some exceptions.
- If you live in a publicly operated community residence that serves no more than 16 people, you may get SSI.

- If you live in a public institution mainly to attend approved educational or job training to help you get a job, you may get SSI.
- If you live in a public emergency shelter for the homeless, you may get SSI.
- If you live in a public or private institution, and Medicaid is paying more than half the cost of your care, you may get a small SSI benefit.
- If you have any felony arrest warrants for escape from custody, flight to avoid prosecution or confinement, or flight escape, you usually can't get SSI.
- If you violated a condition of your probation or parole under federal or state law, you usually can't get SSI.

A LETTER
FROM JAN

Welcome to our final newsletter in 2015—It's hard to believe that another year has gone by! I am so happy with everything we have accomplished with your help this year, and proud that we have been able to help so many people fight for and win the Social Security benefits they deserve.

We talk with our clients every day, and we hear a lot of questions. But one of the questions we are asked most often is “What is Supplemental Security Income, and do I qualify?” Because we encounter that question so often, we have devoted a portion of this newsletter to explaining what Supplemental Security Income (SSI) is, and how Social Security determines who qualifies for these benefits. Of course, the articles here are just an overview, and aren't meant to cover everything. If you have questions about SSI, I encourage you to contact us—we are always happy to hear from you.

In addition to our information on SSI, we've included several other articles on topics I think you will find interesting and helpful. And as always, we've thrown in a few things “just for fun”!

As we wrap up another successful year, I want to take a moment to thank all our clients and friends for their support throughout the year. On behalf of the entire Jan Dils team, I want to let you know what an honor it is to meet such incredible people each day, and help them obtain the benefits that so often make such a big difference in their lives.

From our family to yours, we wish you a wonderful holiday season and a happy, healthy, and successful new year!

Sincerely, 



JAN DILS brings her expertise to issues that affect you and millions of other Americans every day. Her knowledge encompasses vital areas for Social Security disability benefits and related appeals and claims. With a practice that focuses on the people, Jan Dils ensures you get answers and the right results.

MEDICARE COVERAGE AND DISABILITY.

Social Security will automatically enroll you in Medicare after you get disability benefits for two years. The two parts of Medicare they enroll you in are hospital insurance and medical insurance.

Hospital insurance (Part A) helps pay for inpatient hospital bills and some follow-up care. The taxes you paid while you were working financed this coverage, so it is free.

Medical insurance (Part B) helps pay doctors' bills, outpatient hospital care and other medical services. You will need to pay a monthly premium for this coverage if you want it.

Most people have both parts of Medicare. If you have questions about this coverage, you can contact Medicare toll-free at **1-800-MEDICARE** (1-800-633-4227) to speak to a Medicare Customer Service Representative. TTY users should call 1-877-486-2048.

The Other Parts of Medicare

Medicare Advantage (Part C) plans are available in many areas. People with Medicare Parts A and B can choose to receive all of their health care services through plans that are offered by private companies and approved by Medicare.

Everyone with Medicare also has access to prescription drug coverage (Part D) that helps pay for medications doctors prescribe for treatment.

Help For Low-Income Medicare Beneficiaries

If you get Medicare and have low income and few resources, your state may pay your Medicare premiums and, in some cases, other Medicare costs for which you are normally responsible such as deductibles and coinsurance. Only your state can decide if you qualify for this assistance. To find out if you do, contact your state or local welfare office or Medicaid agency.



We are always happy to welcome new members to our Jan Dils team, and we have two exciting additions on the way! Attorney **Ambria Britton** and her husband are expecting their first child in February—a girl they are naming Ruby.

And Social Security Case Manager **Danielle Sotomayor** is expecting her second child, also in February. No word yet on whether the nursery will be pink or blue, but we will keep you posted. In the meantime, please join us in congratulating the soon-to-be proud parents!

And the Apple Goes To...

Jan Dils is proud to honor one amazing educator each month of the school year with the Golden Apple Award. Team member Cheryl Wingrove surprises the winner at their school, giving them their award while their students and fellow faculty members help celebrate. It's a small way of saying "thank you" to these incredible teachers who do so much for our children, and who are truly building the foundation of our future by preparing their students for success. They spend so much of their time helping kids—so we are asking that you take a moment of your time to recognize a special educator who is truly making a difference in your community.

To nominate a teacher for the Jan Dils Golden Apple Award, simply visit www.thenewscenter.tv/goldenapple/misc/3707336.html and fill out the form. Then be sure to check your newsletters each quarter to see who won!

**COMMONYMS:
TAKE THE CHALLENGE**

What's a commonym you ask? A commonyms is group of words that have a common trait in the three words/items listed. For example: the words; A car - A tree - An elephant... they all have trunks. These will make you think!

1. Olive - Orange - Fig
2. Doors - Paintings - Eye Glasses
3. Picnic - Pool - Coffee
4. Rose - Potato - Taste
5. The Olympics - Leap Year - Presidential Elections
6. Masking - Red - Duct
7. Index - Pinky - Ring
8. Ice - Sugar - Rubik's
9. Jurors - Roses - Doughnuts
10. Seat - Whoopee - Pin

This issue's solution: 1. trees 2. they have frames 3. tables 4. buds 5. happen every 4 years 6. tape 7. fingers 8. cubes 9. they come in dozens 10. cushions

JAN DILS BLOG

Clearing up Confusion on Denials

When most people apply for benefits through the social security disability insurance program, they tend to think only about why they should be considered eligible and awarded their claims, while keeping their fingers crossed and hoping for a hitch-free, first-time approval. However, reality paints a different picture and more often than not, there is always a higher chance of a denied application than an approval at the first instance.

In some instances, the reasons for a denial may be out of your control; other times, a clear understanding of the rules can help you avoid doing something that would warrant a denial. If you fall in one or more of the following categories, your benefit claim will very much likely be denied, at which point only a social security disability lawyer may be able to help.

1. Your disability is not considered severe enough. Usually, the Social Security Administration (SSA) must be fully convinced that your incapacity is severe enough to be able to make a claim. Disabilities that take less than a year to heal are not likely to be considered, with the only exception being blindness. This is a leading reason for denial as the SSA sees tons of applications every day from people with more severe or even life-threatening disabilities.
2. Another reason for the rejection of claims is if you earn too much money to be considered disabled. Typically, social security disability benefits those who have low income levels and must rely on the program to make ends meet. If the SSA believes that your current income is above a stipulated limit, then your application may be denied.
3. If addiction to drugs or alcohol constitutes the basis of your disability, the SSA is not likely to progress your application. Of course they would still consider a claim if you still meet their disability requirements even after the drugs or alcohol have been removed from the equation. Other exceptions to this rule may be exploited by social security disability attorneys to help plead your case.

The undeniable truth is that the entire application process, including eligibility and approval or denial, is a lot easier if you've got a disability lawyer to help you. You can simply contact trusted law firms, like Jan Dils, Attorneys at Law, for a free consultation and discuss the peculiarities of your case before applying or appealing. You'd always stand a better chance of approval with the right legal representation.

Sources: Publications. Social Security. Social Security Disability: 8 Reasons You May Be Denied Benefits. NOLO Social Security Disability: How SSDI and SSI Claims Are Decided When Using Drugs or Alcohol Can Keep You From Getting Disability Benefits

IT'S TIME TO...

- Pass the peas. **October 1st is Vegetarian Day.**
- Read up on your favorite subject. **October 8th is Global Learn Day.**
- Lose the hat. **October 14th is Be Bald and Be Free Day.**
- Trick or Treat! **October 31st is Halloween.**
- Remember those who have fought for our freedom. **November 11th is Veterans Day.**
- Crunch some numbers. **November 13th is Accountant's Day.**
- Go a day without lighting up. **November 15th is the Great American Smokeout.**
- Enjoy time with family and friends (and turkey). **November 26th is Thanksgiving.**
- Remember the date which will live in infamy. **December 7th is Pearl Harbor Day.**
- Check the skies for Santa's sleigh. **December 24th is Christmas Eve.**
- Spread peace on earth. **December 25th is Christmas Day.**
- Make a list of resolutions to ignore for one final night. **December 31st is New Year's Eve.**

COOL MINT OREO COOKIE BALLS

WANT A SWEET TREAT TONIGHT? WE HAVE JUST THE THING!

This month, Leads Intake Team Leader Nikki Biehl shares an easy and delicious recipe for Cool Mint Oreo Cookie Balls: the perfect ending for any meal!

INGREDIENTS:

- 6 oz. Cream Cheese, Softened
- 1 Package of Oreo Cool Mint Crème Cookies, Finely Crushed
- Chocolate or White Chocolate for dipping
- Green Food Coloring
- Sprinkles

DIRECTIONS

Mix cream cheese and cookies until well blended. Shape into 1-inch balls. Place balls on a cookie sheet covered in wax paper. Freeze for 10 minutes. Melt Chocolate. (If using White Chocolate, add food coloring.) Dip balls in chocolate, top with sprinkles, and refrigerate for an hour or until firm. Keep Refrigerated. Grab a glass of cold milk and enjoy!





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Q4 NEWSLETTER



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THE TICKET TO WORK PROGRAM

When you take part in the Ticket to Work program, you can get help finding a job, vocational rehabilitation, or other support. Employment networks and state vocational rehabilitation agencies provide these services. These networks include private organizations and government agencies that have agreed to work with Social Security. They provide employment services and other support to beneficiaries with disabilities.

How do I get started?

If you are interested in using the Ticket to Work program to go to work or get vocational services, call the Ticket to Work Helpline toll-free at **1-866-968-7842** (TTY **1-866-833-2967**). The Ticket to Work Helpline's staff can answer most of your questions about the program. They can also give you the names, addresses, and telephone numbers of employment networks, or the state vocational rehabilitation agency or One-Stop Career Center in your area. You can also get this information online at www.socialsecurity.gov/work or www.choosework.net by selecting the "Find Help" tab. To find your local One-Stop Career Center, visit www.servicelocator.org/onestopcenters.asp, and select your state.

