

# SOCIAL SECURITY DISABILITY **BENEFITS** & **BEYOND**

**4TH QUARTER / 2018** 



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eople who've been in car, motorcycle, or other accidents often have multiple broken bones, but most are denied benefits because the breaks are expected to heal fully within a year. Broken bones (known as fractures) can occur in any bone in the body. The place of the broken bone and the severity of the break affect your ability to collect disability. While most fractures heal without permanent injury, there are several complications that can occur with broken bones. These complications can lead to a disability.

### **Qualifying for Social Security Disability Benefits**

There are two ways in which you can qualify for Social Security Disability benefits. First, you can prove that you meet or equal the requirements of a disability listing from the Social Security "Blue Book," which contains a list of impairments that are predetermined to be disabling based on their severity. Secondly, if you do not meet or equal a listing, you can show that you are unable to work.

### **Meeting a Listing**

There are two listings in the Blue Book that cover broken bones. Specifically, there is a listing that covers certain bones in the pelvis, leg, and foot, and another listing that covers broken bones in your arms.

### **Equaling a Listing**

If you do not meet the listings for pelvis, leg, or foot or those that

cover broken bones in your arms, your condition may "equal" (be considered equivalent in severity to) a listing if your impairments are similar to but not exactly the same as in a listing. To equal a listing, your impairment must be equal to that listing in severity and duration.

#### A Decrease in Your Ability to Work

If your bone fractures do not meet a listing, you could still be eligible for disability benefits if you are unable to do any job. In assessing whether there is any work you can do, Social Security uses a Residual Functional Capacity (RFC) form to assess your physical and mental limitations. While most applicants filing for disability because of fractures apply on account of physical difficulties, their mental abilities may be affected as well. Individuals who experience significant ongoing pain may be distracted by the pain and have difficulty maintaining attention to tasks. If the pain interrupts sleep, concentration may be further limited due to fatigue. Additionally, constant pain may decrease one's ability to deal with stressful situations or conflicts with coworkers.

Of course, there are lots of intricacies in qualifying for disability benefits. However, if you believe your fracture is indeed a long-term disability, contact Jan Dils, Attorneys at Law for a free consultation at 877-526-3457 or visit our website: JanDils.com.

Source: www.disabilitysecrets.com/resources/disability/getting-social-security-disability-bone-fractu



Letter From Jan What qualifies for a disability? Is your doctor supportive of your case? These are two subjects we are diving into in our fall Social Security Disability Benefits & Beyond newsletter.

Fractures can be more serious than we know. They are usually intended to heal quickly, but that's not always the case. They can be debilitating. Also, the pain can cause mental anguish that can prevent an individual from working. We hope our article on "Getting Social Security Disability for Bone Fractures" is

helpful and informative.

When applying for disability, a questionable doctor can derail your case. At our firm, we do our homework and never treat our clients like numbers. But as we go into a case, it's important to know your doctor is on your side when it comes to providing medical records.

In the end, some doctors may not be willing to devote the time and energy required to support a claimant's case. We hope this article will help you make the right choice.

Lastly, in my Blog, I spell out the difference between Social Security Disability Income (SSDI) and Supplemental Security Income (SSI). While they are both handled through the same government agency, they are very different cases. If you need guidance, never hesitate

to pick up the phone. Unfortunately, the statistics are against most claimants. We'll give you an honest, free consultation and fight for you all the way.

Sincerely,

JAN DILS brings her expertise to issues that affect you and millions of other Americans every day. While her knowledge spans the critical areas pertaining to Personal Injury, Veterans' benefits, Social Security disability benefits and related appeals and claims, her practice remains focused on people, making sure you get the right answers and, above all, results.

# OFFICE INBOX

**HK Carpenter** and his wife, Christina, welcomed their first child, Lily Dawn, into the world on July 17.

Also, in July, Amanda Richard from Case Management, Elizabeth Dues, our Outlying Office Manager, and Amber Sims, our Case Management Team Leader, celebrated their 5-year anniversaries. August 3rd, Bev Geiger and Cheryl Wingrove both celebrated their 8th anniversary and Heather Vanhoose celebrated 11 on the 11th!

Proudly, we have had three Social Security Attorneys join our team: **Anne O'Brien**, **Lee Gyomlai** and **Eric Foy**.

This summer we had five great interns: **Brady Willis, Seanna Johnson, Darianne Miller, Zack Alikre** and **Andrew Earley**. All were a tremendous asset to our firm.

## **COMMUNITY** CORNER

You may recall we recently posted about some internal fundraisers in which members of our firm participated for the **Humane Society of Parkersburg** (HSOP). Those fundraisers helped us to raise more than \$900.00 for the HSOP and the SPOT Clinic. Human

Resources Manager Mary-Michael McClung and Accountant, Jenny Fry, purchased the supplies for these organizations. As you can tell, we were able to purchase a lot! In case you didn't know, The Spot Clinic provides pet supplies to low-income families in the Mid-Ohio Valley. We're proud of all the hard work our team members did on their own time to raise money for a worthy cause.



# Employee Spotlight

### **LESLIE YETTER**

Leslie Yetter is a Workup Specialist for the Social Security line of business. In the simplest terms, a workup specialist helps prepare and gather medical information to

ensure all your medical files are up to date to help establish evidence for your claim. This process helps assist your Representative prior to your scheduled prehearing appointment.

"The position is new to me, but that's what I love so much about this firm. We have the opportunity to learn and grow and further our professional goals while making a difference in peoples' lives."

Leslie was born and raised in Parkersburg, West Virginia. She has been married to her husband, Bryon, for 15 years. They have two sons, Matthew and Ethan. As teenage boys, they are constantly keeping them on their toes!

Leslie's family loves to travel. Last summer they took their first Disney Cruise to the Bahamas. Their family vacations typically involve water. They love fun in the sun and being complete beach bums.

# Is Your Doctor Supportive of Your Disability Case?

IT'S COMMON to hear a Social Security Disability (SSD) or Supplemental Security Income (SSI) disability claimant state that their personal physician is "100 percent behind getting my disability benefits," only to later discover that the claimant's treating physician was not particularly helpful, or worse, not supportive at all. This often comes to light as a disability applicant is preparing a case for a hearing to be held before an administrative law judge (ALJ). At that point, you or your attorney should try to gather recent medical records as well as a supportive statement (that is, a medical source statement, or RFC form).

Why do doctors tell their patients that they support a patient's case for Social Security disability or SSI and then later, when their help is needed, become unreachable? In some cases, it may be that the doctor does not consider the patient to be disabled at all, regardless of whatever statements they have made to the contrary (doctors may say one thing to a patient's face and something else in their medical records). In other cases, the doctor may run an especially busy practice and may not wish to devote a portion of their time to a Social Security disability or SSI claimant's case. In this case, the doctor may charge a fee to fill out an RFC form. This money is money well spent.

But if your doctor doesn't seem willing to fill out the form, even if you pay a fee, you should consider switching to a doctor who does. In some cases, this may mean finding a physician with a smaller practice who is willing to devote more one-to-one time to patients. You'll need to see the new doctor several times to establish that he or she is your treating doctor.



How can you discern whether or not your doctor will support your disability claim when filling out an RFC form (that is, accurately reflect your limitations and pain)? A brief conversation with your doctor may settle the issue quickly. Or you can review your own medical records to find out the extent to which your medical provider will be helpful – or not.

The bottom line is simply this: Social Security disability and SSI cases take too long to pursue, and are too hard to fight, only to find at the last moment that a doctor will not be supportive of your claim for disability benefits.

Source: www.disabilitysecrets.com/tip14.html



# Fresh Corn Salad

Move over lettuce. This salad is a fresh and refreshing side dish for any entrée. This month's recipe comes from Social Security Case Medical Records Specialist **Stephanie Copen**.

### **INGREDIENTS**

3 tbsp olive oil 1 tbsp lime juice

¼ tsp salt

2 cups of corn

1½ cups tomato, chopped

½ cup cucumber, chopped

2 tbsp fresh basil

1/3 cup crumbled feta

2 tbsp Italian dressing



**DIRECTIONS**: Whisk together 2 tbsp olive oil, lime juice and salt into a small bowl and set aside. Heat corn in a skillet with remaining 1 tbsp of olive oil. Pour corn into a large bowl, cool, and add tomatoes, cucumber and basil. Refrigerate until ready to serve. Right before serving, add olive oil mix, feta cheese and Italian dressing.

### IT'S GAME TIME

### COMMONYMS

#### What's a commonym you ask?

A commonym is a 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. Humans Porcupines Books
- 2. Head Goat String
- 3. A Year A Mattress A Car
- 4. An Arm A Race Track An Olive
- 5. Ear Steel Kettle
- 6. Coffee Layer Spice
- 7. Duck Mini Venitian
- 8. Days Seas Continents
- 9. Yellow Brick Dirt Private
- 10. Bell Red Green

Answers: 1 They have spines 2. Cheese 3. They have sprinds. 4. They have pits 5. Drums 6. Cakes. 7. Blinds 8. There are 7 of them 9. They are roads. 10. Peppers





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### **PERSONAL INJURY**

### **VETERANS' BENEFITS**

### **SOCIAL SECURITY BENEFITS**

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## Jan Dils Blog

# What is the Difference between SSDI and SSI?

he main difference between Social Security Disability Income (SSDI) and Supplemental Security Income (SSI) is the fact that SSDI is available to workers who have accumulated a sufficient number of work credits, while SSI disability benefits are available to low-income individuals who have either never worked or who haven't earned enough work credits to qualify for SSDI.

With that, applying for Social Security disability benefits with or without an advocate can be difficult due to how long a claim can take and the high chance of being denied. Statistically, 70 percent of all SSDI and SSI claims are denied

after the initial application. What does this mean for SSD and SSI applicants who are disabled and need help? That they should follow this advice: Learn everything you can about the approval system to better your chances of winning on appeal. Of course, our team has 24 years of experience representing clients with disabilities. We understand not only the physical pain and suffering, but the financial tolls a disability can take on the individual and their family. We are compassionate, knowledgeable and experienced. And we don't take "no" for an answer.



Sources: www.disabilitysecrets.com/topics/social-security-disability / www.disabilitysecrets.com/page5-13.html