

# BENEFITS & BEYOND

## Veterans & Social Security Disability

MARCH/APRIL 2020



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## The VA Launches Diabetes Campaign to Help Veterans, Healthcare Teams Better Manage Care

**D** iabetes affects more than 30 million people – and that number is growing every day.

The U.S. Department of Veterans Affairs (VA) launched a new campaign late January to give Veterans a better understanding of their diabetes numbers, which are critical to their well-being.

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**One in four Veterans enrolled in VA healthcare services has diabetes**  
”

The Understand Your Diabetes Numbers campaign educates Veterans and their families on hemoglobin A1C, glucose meters, blood pressure and kidney tests, and other vital measurements.

“One in four Veterans enrolled in VA healthcare services has diabetes,” said VA Secretary Robert Willkie. “This public health campaign encourages Veterans to be proactive with their healthcare teams by improving their understanding of diabetes test results. The campaign reflects VA’s ongoing commitment to improve the

healthcare experiences of Veterans by empowering them to be active partners in their care.”

The VA’s Office of Patient Care Services is overseeing the year-long campaign, which addresses treatment goals, medication and nutritional management, and patient safety. Key topics include understanding the importance of hemoglobin A1C test results,

shared decision-making between Veterans and their healthcare team, hypoglycemia safety, insulin differences, good nutrition and carbohydrate counting, and kidney function and blood pressure measurement. Hemoglobin A1C (HbA1c) is a marker, along with blood pressure and cholesterol control, of good diabetes care.

The VA’s diabetes campaign is guided by Choosing Wisely®, which is a collective effort among professional societies whose goal is to reduce medical tests, treatments and procedures that may be unnecessary.

### Prevention – One Minute, One Test Result

At Jan Dils, Attorneys at Law, we are a team of compassionate people who truly want to see our Veterans and clients avoid disabilities in the first place. Left untreated, diabetes complications include cardiovascular disease, nerve damage, kidney damage, eye damage, foot damage, skin conditions, hearing impairment and Alzheimer’s disease. However, it can be prevented. Eighty-four million American adults have prediabetes, but here’s the kicker: Nearly 90% of them don’t even know it. The test you need is at [diabetes.org/risk-test](https://diabetes.org/risk-test). And all it takes is 60 seconds of your time.

The American Diabetes Association® (ADA) has been transforming treatment since 1952. Learn more about ADA-funded research and this preventable disease at [diabetes.org](https://diabetes.org). From the Jan Dils family to yours, we care about our Veterans’ well-being.



## Letter From Jan

I am always astounded when I sit down to write these letters. Time really does fly. March Madness has started, and “hoops” will be on many of our brains until April 6th. For fans, good luck with your “bracketology.”

This is the second edition of our combined VA/SS newsletter. We have had good response in that, even if you are not a Vet, many of our clients are like-minded and like to know what is going on at Veterans Affairs to help our heroes. This month’s topic is about diabetes assistance. Of course, this isn’t just a Veterans’ issue, it’s a national epidemic. We encourage all of you to take the Risk Test.

The second topic provides some Disability 101 as well as information on qualifying for benefits. Unfortunately, the statistics

for denial are disheartening – 67%. One thing to know is that the quicker you appeal, the better your chances are for overturning your case. So please, don’t hesitate to call us at 877.526.3457 or visit [jandils.com](http://jandils.com). I am proud to have such a compassionate team that works very, very hard for more than a paycheck. There is nothing like winning a disability case and helping give a family a fighting chance at a fulfilling life!

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

In the VA POD, **Hayden Conley** moved internally to CM Support. **Mendy Hornbeck** joined the firm’s Appeals team and **Jade Boggs** is new to CM. We have four new C-File Reviewers: **Chandra Chapman, Kendra McGinnis, Miranda Brace** and **Hayley Ensminger**. **Alex Spaur** joined us as a Medical Records Requestor, and **Elizabeth (Beth) Parsons** joined as a VA Case Manager.

Social Security is hopping. **Brittany Stevens** is a new hire in the Huntington office. **Chelsea Gore** moved internally to Mail and Scanning. **Susan King** joined us in Reception. **Greg Watkins, Chelsea Gore** and **Cindy Carper** are celebrating one year with the firm on March 22nd. **Yulanda Wiseman** will celebrate five years on April 18th. **Heather Riffle**, Leads and Intake team leader, got engaged on New Year’s Day. Congratulations to all!

## COMMUNITY CORNER

Near the end of 2019, the firm made contact with a Veterans’ organization in desperate need of funding, **We Have Your Six**. The organization is dedicated to improving the lives of homeless military Veterans in the Mid-Ohio Valley with a single goal in mind: to create a homeless Veterans’ transitional barracks in every community across the United States. Jan was so touched with their mission that she knew she had to help. In December,

the firm wrote a \$6,000 check to go toward their efforts.

Each Veteran will have his or her own room with access to several onsite amenities. The barracks will transition military Veterans into permanent housing solutions by getting them the help they need through VA medical benefits, disability, GI Bill for education, or help finding a job.

Our effort will not stop with a single check. The firm has agreed to help support their mission through our various community events, like our Annual Freedom 5k Fun Run. To support the organization, contact Gloria Husk at 304.966.2040 or visit [wehaveyoursix.org](http://wehaveyoursix.org).

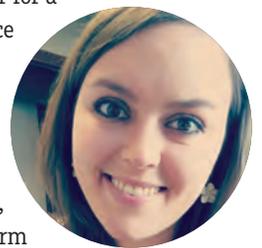
## Employee Spotlight

### MARY-MICHAEL MCCLUNG

Mary-Michael is our Human Resources Manager and Culture Director. She started with the firm in January 2018. She received her Bachelor of Business Administration from Marshall University. Before joining our firm, she worked as a recruiter for a financial advising practice and also served as office manager for a nonprofit organization.

“I love being the HR Manager for Jan Dils, Attorneys at Law. This firm lives its core values and has a steadfast mission to serve. And the team members are outstanding with clients but also have a passion for the betterment of our community.”

Mary-Michael is dedicated to fostering a culture of personal and professional growth; since joining the firm, she has founded the Culture Committee Book Club and the Continuous Improvement Series. She lives in Vienna, West Virginia, with her husband and dogs. She enjoys watching musical theater and concerts, cooking, and visits to the dog park.



# Understanding Disabilities and If You May Qualify for Disability

**DISABILITY IS A SUBJECT** you may read about in the newspaper, but not think of as something that might actually happen to you. But your chances of becoming disabled are probably greater than you realize. Studies show that just over one in four of today's 20-year-olds will become disabled before reaching age 67.

The Social Security Administration (SSA) pays disability benefits under two programs:

The Social Security Disability Insurance (SSDI) program pays benefits to you and certain family members if you worked long enough and paid Social Security taxes. (Your adult child also may qualify for benefits on your earnings record if he or she has a disability that started before age 22.)

The Supplemental Security Income (SSI) program pays benefits to disabled adults and children who have limited income and resources.

For most people, the medical requirements are the same under both programs, and disability is determined by the same process. Whether you apply for Social Security

Disability or SSI, the SSA will ask you for information about your medical condition, work, and education history to help them decide if you are disabled under their rules.

## Defining Social Security Disability Insurance

To qualify for SSDI, you must first have worked in jobs covered by Social Security. Then you must have a medical condition that meets Social Security's definition of disability.

The definition of disability under the Social Security Administration (SSA) is different than other programs. Social Security pays only for total disability. No benefits are payable for partial disability or for short-term disability. The SSA considers you disabled under Social Security rules if:

- You cannot do work that you did before;
- The SSA decides that you cannot adjust to other work because of your medical condition(s); and
- Your disability has lasted or is expected to last for at least one year or to result in death.



This is a strict definition of disability. Social Security program rules assume that working families have access to other resources to provide support during periods of short-term disabilities, including workers' compensation, insurance, savings and investments.

## Defining Supplemental Security Income (SSI)

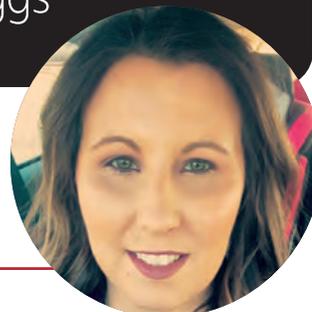
The SSI program pays benefits to disabled adults and children who have limited income and resources.

SSI benefits also are payable to people 65 and older without disabilities who meet the financial limits.

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## What's Cooking?

### April Fool's Day Eggs and Toast



Don't be fooled by this sunny side up dessert from the kitchen of SS Case Manager **Daniel Sotomayor**. It's fun. It's delicious. And it's perfect for April 1st!

#### INGREDIENTS

- 1 tablespoon butter, softened
- 4 slices pound cake
- 1/2 cup of vanilla yogurt
- 4 canned apricot halves

#### TOTAL TIME

Prep/Total Time: 10 min.  
Makes 4 servings

**DIRECTIONS:** Spread butter over both sides of cake slices. In a skillet, toast pound cake over medium-high heat 15-30 seconds on each side or until golden brown. Transfer to dessert plates. Spoon yogurt over cake to resemble fried egg whites. Top with apricots to resemble yolks.

#### NUTRITIONAL FACTS

1 SERVING: 179 CALORIES, 9G FAT (6G SATURATED FAT), 75MG CHOLESTEROL, 160MG SODIUM, 22G CARBOHYDRATE (7G SUGARS, 0 FIBER), 3G PROTEIN.

## 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. A Wagon - A Weed- A Practical Joke
2. New York - An Airline - A Jacuzzi
3. Alarm - Grandfather - Cuckoo
4. A Cherry - A Wine Glass - A Rose
5. Gun - Baby - Talcum
6. Fan - Express - Junk
7. Mouse - Booby - Live
8. I - V - X
9. Palm - Pine- Christmas
10. A Boat - A Cradle - Van Halen

*Answers: 1 They are all pulled 2 They all have jets 3 Clocks 4 They have stems 5 Powders 6 Mail 7 Traps 8 Roman numerals 9 Trees 10 They rock*



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**PERSONAL INJURY / VETERANS DISABILITY / SOCIAL SECURITY DISABILITY**

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People who have worked long enough may also be able to receive Social Security disability or retirement benefits as well as SSI benefits.

**Overview of Qualifications**

In general, the SSA will pay monthly benefits to people who are unable to work for a year or more because of a disability. Benefits usually continue until you are able to work again on a regular basis. There are also a number of special rules, called "work incentives," that provide continued benefits and health-care coverage to help you make the transition back to work.

If you are receiving Social Security disability benefits when you reach full retirement age, your disability benefits automatically convert to retirement benefits, but the amount remains the same.

**How Much Work Do You Need to Qualify for SSDI?**

In addition to meeting the SSA's definition of disability, you must have worked long enough – and recently enough – under Social Security to qualify for disability benefits.

Social Security work credits are based on your total yearly wages or self-employment income. You can earn up to four credits each year. The amount needed for a work credit changes from year to year. In 2020, for example, you earn one credit for each \$1,410 in wages or self-employment income. When you've earned \$5,640, you've earned your four credits for the year.

The number of work credits you need to qualify for disability benefits depends on your age when you became disabled. Generally, you need 40 credits, 20 of which were earned in

**Statistically, initial claims have a denial rate of approximately 67%. Reconsiderations (the first step of appeals in most states) are denied at an even higher rate (up to 87%).**

the last 10 years ending with the year you became disabled. However, younger workers may qualify with fewer credits.

Of course, navigating the SSA's disability system can be very difficult. Statistically, initial claims have a denial rate of approximately 67%. Reconsiderations (the first step of appeals in most states) are denied at an even higher rate (up to 87%). A denial means that you'll need to file an appeal and hope Social Security changes its mind. While you are not required to have representation at a Social Security Disability hearing, your chances of winning improve if you do. Please remember that is why Jan Dils, Attorneys at Law, is here. We are experienced and knowledgeable in disability law. And your first consultation is always free. Do not hesitate to give us a call at **877.526.3457** or visit **jandils.com**. We don't take NO for an answer®.

Sources: [www.ssa.gov/benefits/disability/](http://www.ssa.gov/benefits/disability/)  
[www.disabilitysecrets.com/disability-denial.html](http://www.disabilitysecrets.com/disability-denial.html)  
[www.ssa.gov/planners/disability/qualify.html](http://www.ssa.gov/planners/disability/qualify.html)