

BENEFITS & BEYOND

Social Security Disability

THE
JAN DILS
FOUNDATION

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Social Security Disability Fee Cap Increase Effective 11/30/22

Social Security (SSA) regulates the fees paid to law firms representing disability claimants before the SSA. A contingency fee of 25% is permitted and charged by most firms doing this type of work. A contingency, in this case, means that if the law firm doesn't obtain a favorable decision on your case, you don't have to pay them. When an individual represented by a law firm is approved for Social Security Disability (SSDI and SSI) benefits, the attorney's fee is paid out of the back benefits the client receives.

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SSA imposes a cap on that fee. Since 2009, the fee has been capped at \$6,000. However, acting Social Security Commissioner Dr. Kilo Kijakazi announced that to keep up with inflation, the fee cap will be raised to \$7,200 effective November 30, 2022.

The cost of living has risen for everyone, including the cost to operate a business. Staff salaries have increased 10-15% along with business expenses such as rent, utilities and office supplies. For firms who practice in the field of Social Security Disability law, raising the fee cap will help offset the rising costs it takes to operate and maintain a business.

Why is this important to the consumer? The more law firms that can stay in business without requiring an upfront fee from the consumer, the more assistance will be available to those who need it.

The Social Security Disability application process can be confusing, long and often discouraging. You need legal representation to guide you through the process and give you the best possible chance of approval. We are here to help. Contact us for a free consultation at JanDilsFoundation.org or call us at 833.534.3577.



Letter From Jan

I hope everyone had a wonderful Labor Day weekend! September is here and school is in full swing. When driving, be sure to watch for school buses and excited children disembarking from them. Pedestrians come in all sizes.

And with the changing of the season, winter weather can't be far behind. It's a good time to be proactive and make sure your car is winterized. Be sure to check your battery, tires, coolant and antifreeze, windshield wipers, lights and oil. We want you all to be safe out there.

According to the CDC, 61 million adults in the United States

live with some kind of disability. That's 26%, or one in four adults, and I'm willing to bet someone you know falls into that category. If your or your loved one's disability prevents them from working and is permanent, assistance is available in the form of SSDI.

Unfortunately, obtaining SSDI benefits is not easy. In fact, it can be quite difficult. Approximately 70% of initial SSDI claims are denied every year. In other words, fewer than one-third of initial claims are approved. My advice is to go to your doctors, do all they ask, and follow up with your specialists — and then consider discussing your case with an attorney who can guide you through the bureaucratic maze.

Have a great fall, everyone!

MINDFUL MATTERS

Deskercise: 2 Yoga Exercises to Do at Your Desk

It's true: We Americans sit too much. Whether it's a Netflix binge or staring at a computer screen at a desk for hours on end, all that sitting can be taxing for our bodies. The following exercises will help you relieve any tension you might feel from staying in one position for too long. With regular practice, the poses provide long-term benefits. Each pose can be completed in two minutes or less.

Be sure to breathe deeply throughout the poses because sending oxygen to your muscles allows them to relax. Namaste.

Shoulder Rolls (2 minutes)

1. Sitting upright, lift your right shoulder to your ear. Slowly roll your shoulder around and back, dropping it away from your ear.
2. Lift your left shoulder to your ear. Slowly roll your shoulder around and back, dropping it away from your ear.
3. Continue these rolls three more times, alternating right and left.
4. Lift both shoulders up to your ears and hold for a breath. Release them, slowly rolling your shoulders around and back, dropping them away from your ear. Repeat five times and then relax your shoulders.

Neck Stretch (1 minute)

1. Sit upright without letting your back touch the back of the chair.
2. Hold your head directly over your spine, as

if there is a string lifting the crown of your head up.

3. Drop your right ear toward your right shoulder without lifting your right shoulder or turning your head.
4. Take several breaths in and out, feeling the stretch on the left side of your neck.
5. To create a deeper stretch, reach your right hand over your head and place it on the left side of your face. Hold the pose for at least five more breaths and then release your hand and straighten your neck, gently massaging your neck and shoulders with your left hand.
6. Repeat on your left side.

Want more? Be sure to check out: green.harvard.edu/tools-resources/how/6-yoga-exercises-do-your-desk

Recreational Spotlight

Blennerhassett Island State Park

Blennerhassett Island's colorful history has made it the Ohio River's most famous island. In 1789, the island was settled by Harman and Margaret Blennerhassett, wealthy Irish aristocrats fleeing political persecution and personal scandal. Over the years, the couple's mansion gained a reputation as the West's most beautiful home. Then, in 1805, the Blennerhassetts allowed their estate to be used as headquarters for Aaron Burr's military expedition to the Southwest — an episode that raised the island to national renown and earned it a permanent footnote in

American history. The Burr conspiracy, allegedly a treasonous plot to create a new country independent of the United States, has become the subject of many books, poems, artwork and Broadway shows. The Blennerhassetts fled the island when Burr's scheme collapsed, but the mansion and its history remain.

This beautiful state park has 40,000 visitors each year, and is accessed by The Island Belle, a sternwheeler riverboat that departs from Point Park on Second Street in Parkersburg. Once on the island, visi-

tors may enjoy tours of the grounds and mansion, horse-drawn carriage rides and more. Tours are offered from May through the last weekend of October. The park offers a full schedule of events throughout the season, including garden tours, ghost hunts, murder mystery dinners and live musical entertainment. The park is closed on Mondays.

More information, including ferry schedules and ticket pricing, can be found at: www.blennerhassettislandsp.com.





When Is the Best Time to Hire a Disability Lawyer?

IF YOU'RE THINKING about hiring a disability attorney to help with your Social Security Disability case, you should first understand the costs and benefits of having a lawyer on your side. The costs are fairly straightforward: Disability attorneys charge a fee regulated by federal law — usually \$6,000 (increasing to \$7,200 on 11/30/22) or 25% of your disability backpay, whichever is less. Little or no money is required up front, and you're charged a fee

only if you win your case.

Hiring an attorney to help with your disability case significantly increases your chances of being approved. While it's certainly true that some people who apply on their own are approved for benefits, statistics show that, everything else being equal, Social Security is more likely to approve an applicant who's represented by legal counsel than one who isn't.

For example, your lawyer can offer advice

The general rule is "the earlier, the better."

on your "alleged onset date" of disability, argue that your condition meets one of the impairments listed in Social Security's "blue book," and help you focus on the facts that will be most persuasive to Social Security. Your lawyer can collect and submit relevant medical evidence, obtain an opinion from your doctor, draft a detailed brief to the Administrative Law Judge (ALJ), and prepare you for the judge's questions at the hearing.

When Should I Call a Lawyer?

The general rule is "the earlier, the better." If you're even considering filing for disability, you should call a disability attorney for a free consultation. Your attorney can help you evaluate the strength of your case and assist you with your initial application. While some people choose to navigate this stage without

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What's Cooking?

ECLAIR CAKE

Easy to make and perfect for a potluck. By **Billie Garrett**, Reception.



INGREDIENTS

- 3 cups milk
- 1 (8 oz.) container frozen whipped topping, thawed
- 2 (3.5 oz.) packages instant vanilla pudding mix
- 1 (16 oz.) package graham cracker squares
- 1 (16 oz.) can prepared chocolate frosting



DIRECTIONS: Stir milk, whipped topping, and pudding mix together in a medium bowl until well combined. Arrange a single layer of graham cracker squares in the bottom of a 9x13-inch baking pan. Evenly spread half of the pudding mixture over the crackers; top with another layer of crackers and the remaining pudding mixture. Top with a final layer of graham crackers. Cover and refrigerate for 30 minutes. Spread frosting over the chilled cake up to the edges of the pan. Cover again and chill for at least 3½ hours before serving.

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. Arthur - Kong - Herod
2. Base - Beach - Billiard
3. Coat - Spice - Bicycle
4. Green - Black - Iced
5. Rain - Black - Enchanted
6. Short - Bus - Rest
7. Hound - Bull - Sheep
8. Iron - Bronze - Stone
9. Blood - IQ - Ink Blot
10. Burns - Angles - Temperatures

Answers: 1. kings 2. balls 3. they have racks 4. teas 5. forests 6. types of stops 7. dogs 8. ages in the history of man 9. tests 10. measured in degrees

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PERSONAL INJURY / VETERANS DISABILITY / SOCIAL SECURITY DISABILITY

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legal representation, you're more likely to get approved if you have a lawyer on your side. Another thing to consider: Often a client who is approved at the initial application level owes only a small attorney's fee because there are few back benefits owed from Social Security (again, your disability lawyer will get 25% of your back pay if you win).

If using an attorney to help with your initial application is a smart idea, hiring a lawyer after you've received an initial denial should be a no-brainer. In addition to improving your chances of success, a disability attorney can sometimes move your case more quickly through the system, especially if your medical condition is terminal or your financial situation is especially dire (for example, you are homeless or your house is in foreclosure). Moreover, your attorney can send the judge a request for an "on-the-record" (OTR) decision,

which means that you could be approved for benefits without a hearing.

The advantages of having an experienced legal representative on your side

greatly outweigh the costs. Our team is here to help. Check us out online at **JanDilsFoundation.org** or call us at **833.534.3577**.

