## Lilac City Law



Should I Apply for Disability?

## What does Does a Disability Look Like?

Each year the Social Security Administration (SSA) awards claims to over 750,000 newly disabled workers. This means that over 750,000 people are successful in claiming an SSDI award because they are or were physically or mentally unable to work anymore due to an injury or illness. To have found success, these claimants must have demonstrated to the Social Security Administration what disability looks like for them. You can do this too!

If you are fighting for your claim and note sure if SSDI is the right path, how do you get to the point where you will reach out for help? It might be that simply knowing you're not alone in struggling to identify and express what your disability looks like is all the help you need.

What barriers do you have that are keeping you from getting a job or keeping that job? How can you speak the language of Social Security? How can you say what disability looks like for you, in terms they (SSA) use?



#### What Disability Looked Like in 2016

#### Source: Annual Statistical Report on the Social Security Disability Insurance Program

#### Muscles, Skeleton, and Tissues: 280,000 awards

(36% of all awards)

The aches and pains that keep you from bending over, squatting, walking, standing or sitting for long periods of time. Bone deterioration in your back, knees, and other joints. Muscle injuries, burns, fractures, and amputations. These are the most common claims and the most awarded. More here.

#### Mental Health: 124,500 awards

(16% of all awards)

This is a broad range of challenges that together are the second most common in SSDI claims. Mental disorders include, mood disorders, lapses of time or place, confusion, memory challenges, schizophrenia, psychotic disorders, autism spectrum disorders, developmental disorders, and intellectual disability.

More here.

#### Circulatory / Cardiovascular: 85,500 awards

(11% of all awards)

These concern the arteries, veins, capillaries, and lymphatic systems. Think heart failure, heart disease, stroke, aneurysm, arterial disease. More on these here.

Neo-Plasms: 85,500 awards

(11% of all awards)

Cancers are classified by Social Security under this term. A breakdown of how Social Security looks at cancer – including treatment and impairment can be found here.

#### Nervous System & Sense Organs: 62,500 awards

(8% of all awards)

Sense organs include the eyes and ears. Total or partial blindness or deafness are typical claims within this category. Nervous system disorders include epilepsy, paralysis, multiple sclerosis, meningitis, Alzheimer's, and Parkinson's Disease.

Other: 140,000 awards

(18% of all awards)

At least 140,000 claimants each year don't meet any of the criteria above.

If any physical or mental health barriers reflect where you are today, you should download our <u>Ultimate Disability Guide</u> to find out how to you can maximize your chance of success with the Social Security Administration.

Contact Us

509-624-1610

## Surprising Facts About Social Security Disability

Though we are covering surprising Social Security facts, this is also a book written to inform and provide perspective beyond the clear cut data. The basis of our perspective is seeing the way Social Security facts play out in stories, both clients' stories and my own.

We share these surprising facts to help you in understanding your own claim or your potential claim better.

## 12.5% of workers will become disabled for five years of more during their careers.

That's one in eight! No one believes physical or mental health injuries will afflict them, but the facts don't bear this out. Most people rate their chance of needing to pursue something like SSDI at around 2%. The reality is that for someone coming into the workforce, the likelihood of needing to pursue this benefit is around 25%.

If you'd like to know your own likelihood of becoming injured or ill and unable to work prior to retirement, this is a calculator created by the Council for Disability Awareness.

## The average recipient of SSDI receives about \$1,165 per month in financial compensation.

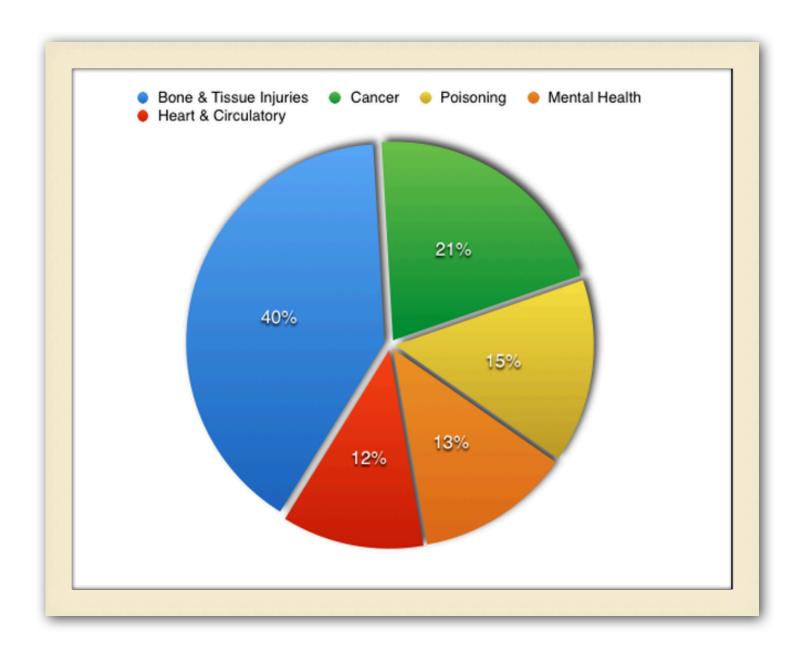
This is significantly less than the average wage earning income. But certainly more than the alternative of not being able to earn a wage. Men earn, on average about\$300 more than women on SSDI. The income gap being a similar to the wage gap in general employment. Disparities in systems tend to become magnified in situations like this.

Differences between earned wages while employed leads to large differences in support benefits when disabled.

More information: How Much will I Make on Social Security?



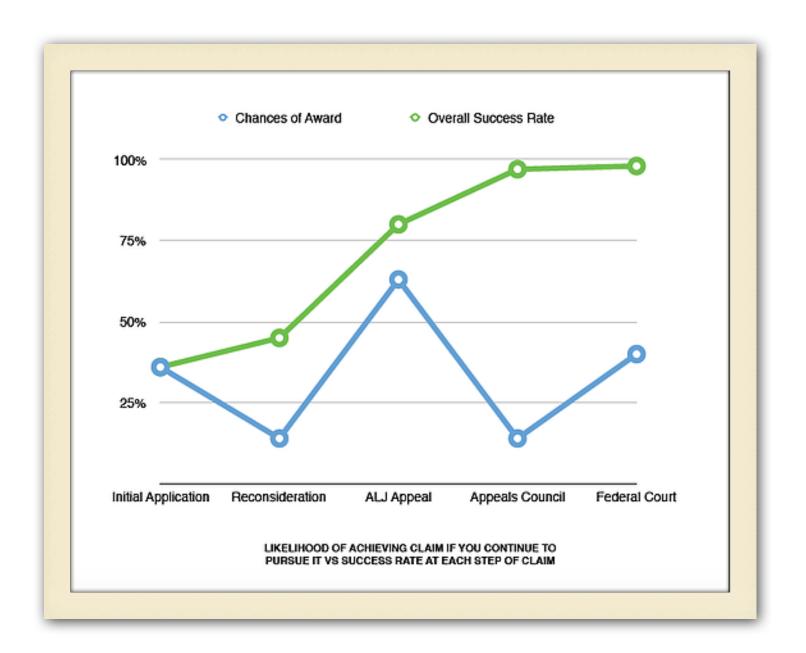
## The spectrum of disabling injuries is broader than you may think.



While bone and tissue injuries make up the greatest percentage, they are not the majority of SSDI claims. Grouped together **Cancer, Poisoning, Mental Health Conditions, & Cardiovascular Conditions** account for 60% of all disabling conditions for recipients of Social Security Disability.

#### Your best bet is to stay in the fight!

In the article, <u>Here are your Real Chances in Getting your Social Security Claim Approved</u>, we cover your chances of achieving a favorable outcome in pursuing a disability (SSDI) claim. We break down your chances at each level of a claim and we also cover what happens when/if you need to appeal. One of the big things we uncover is how your overall claims success rate rises when you stay in the fight. You can read more about this <u>here</u>.



The best way to stay in the fight is to make sure you have an attorney who knows these Social Security Facts. They need to know Social Security Disability backwards and forwards and have a system in place to effectively advocate your claim.

If you are one of the <u>70% that will get that dreaded denial letter from your initial claim</u> for SSI or SSDI, you should seek a (free) consultation from someone who knows how to keep you in the fight.

## Contact Us For a Free Disability Consultation 509-624-1610

## You should Hire a Disability Lawyer that does Both VA & SSA Disability

If you're looking for a disability lawyer for a Social Security appeal or a VA appeal, you should think about working with one that does both.



There are a lot of Social Security lawyers, but only a few that really understand and actively practice VA law. On that same note, there are a lot of advocates for Veterans benefits, but only a few with truly in depth Social Security expertise.

You have a lot of options for working with advocate. If you are a Veteran, you should work with a disability lawyer that practices both VA & Social Security disability law.

### Your Disability Lawyer needs to Know how VA & SSA Disability are the Same & how they are Different

Both the Veterans Administration and Social Security Administration have disability benefits. In Social Security there are two programs Supplemental Security Income (SSI) & Social Security Disability Insurance (SSDI). SSI is designed to provide for the basic needs of the aged, blind, and disabled. While SSDI is basically an insurance advance for workers who become disabled before retirement age. These are similar to programs in the VA, the non service connected disability (VA pension), and service connected disability (compensation).

#### SSI & VA Pension

SSI is very similar to VA non service connected disability, also known as a VA pension. In fact, the basic qualification for a non-service connected disability pension is that a Veteran would otherwise be qualified to receive SSI.

The easiest way to determine whether or if you would be qualified to receive SSI is to apply for SSI. (And/or talk to a Social Security Lawyer like Lilac City Law). You can imagine, this is not always a black and white case though. As we've covered so many times, only about 1 in 3 of those that apply are awarded initially. At the VA, your odds aren't really that different.

Applying for both is your workaround on this, but it comes at a risk... Overpayments.

There are overpayment risks if you are eventually awarded both SSI & VA pension. You need to have someone who is ready to jump in and advise you through both processes as you go through them.

As much of a risk as overpayment are, if you work with a good lawyer, you can minimize them. And you can do this while literally doubling your chances of success up front. Once you get one success, in VA or SSA, your lawyer will then use it as a fulcrum to start seeking the best possible mix of SSI / VA pension benefits. At least that's what we would do.

#### SSDI & VA Service Connection

SSI & VA Pension are much closer to each other than SSDI and VA service connection. In fact, SSDI and VA service connection aren't altogether similar at all. But they do have one very strong thing in common. Unlike SSI & VA pension, You can collect BOTH SSDI and service connected benefits at the same time.

This is a significant point. The average SSDI award is about \$1,300 per month, and VA disability rates can be be more than \$3,000 per month in some cases.

It's not uncommon that the reason you are now disabled from working is from injuries you sustained while serving in the military. And in the reverse it's not uncommon that injuries sustained while in the military have worsened over time. Essentially making you unable to work, despite your heroic attempts to compensate for your injuries or illnesses.

#### Brining it Together and Making it Simple

The real test of skill and commitment of a VA & SSA disability lawyer is being able tease out the connections between your experiences. Both your experiences in the military and wherever your journey has taken you since your service are material to the success of your claims. When knowing this background information, a skilled disability lawyer will be able to craft a plan that pursues both Social Security and VA benefits. Which will result in you increasing your chances of success and maximizing your benefits awards.

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#### "I'm Too Tough for Social Security: They Denied me Because I Worked Through my Injury"

Social Security disability benefits decisions are often not fair. If you are seeking benefits for the first time right now, you should know that bad denial decisions are made everyday by the SSA. And they are made without them knowing of all the relevant facts in claims. You may, in fact, already know this at a personal level if you have been denied before. And if you have been denied because you worked through an injury, this post is especially for you.

#### The Typical Injury Situation

Consider this all too common situation. You can be denied Social Security Disability benefits even after you've been clearly unable to continue working due to an injury or impairment. For years, you've been grinding away at work, self medicating a bad back, or crushing anxiety. Yet, slowly, over time, you have found yourself approaching a wall. A barrier as real as any physical wall, to your ability to cope and "work through it." Although willing, you're not able to effectively work through your injury anymore.

How does the Social Security Administration view this? In some cases, the stars line up, and an adjudicator recognizes your employment barriers. They take this into account in respect to the breadth of your employment history. In many other cases, your utter tenacity in seeking to stay employed as long as possible seemingly works against you. The adjudicator views your claim like this. Every day you fought through injury to stay employed is another piece of evidence that shows you are able to work, despite them.

#### The Frustrating Reality

This is doubly frustrating! You are now in the hopper to wait <u>up to two years</u> for your day in court. You just want to let everyone know, this is silly, this whole situation has been turned on its ear! The grim truth is, you are one of over <u>950,000 claimants</u> seeking to make this whole situation make sense. And Social Security is not going to change for you, unless you fight to make them.

It should come as no surprise that attorneys are often involved at this point. The SSA often forgets the human side of disability benefits (see video below). There are many different ways this process plays out for the someone who is both working and disabled. But too often it works against the claimant. Having an experienced, educated, and empathetic attorney on your side to help appeal a bad decision is the best way to make your case to the ALJ (judge).

#### **More Information**

Here is a link to the SSA workbook on various issues and programs about working while disabled. And you can always contact me for a short discussion on how to make sense of this.

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## 6 Questions and Answers about PTSD and a Social Security Disability Claim



Does PTSD qualify for SSDI?

You bet it does! Though it comes down to the severity and how PTSD presents on a daily basis. We've covered the chances of you getting a successful claim through the initial filing process before, and I suspect that some of the reason this question gets asked is that it seems mental health challenges are often mischaracterized in disability reports. To assess the situation from a wholistic perspective consider the following five questions.

#### How are you sleeping?

If the answer is anything other than, "I get a decent amount of sleep" .. then, you, me, and everyone (SSI/SSDI) needs to know why?

Are you having nightmares, insomnia, lack of consistency, where are you sleeping? Do you need special equipment to sleep? A fan for white noise, the TV turned on, a CPAP machine.

Bottom line, if PTSD is causing trouble sleeping or being made worse by lack of sleep, it has an impact on your health and employability in many different areas.

#### What motivates you?

It seems a basic question, but this is something that cuts straight to the heart of PTSD and other mental health challenges.

Are you distant, non connected, ambivalent towards goals? Are you hyper focused on a certain subject? Any of these could be "normal" in the right circumstances, but experiencing PTSD can change the balance of "normal" for anyone.

#### What do you do for recreation?

This doesn't necessarily mean, "what do you do for fun," but you can think about it like that.

If you can't really answer this question then ask yourself what did you do in the past for recreation? Did you find it enjoyable or fun then? Do you do it now, and if you do, do you get enjoyment from it?

Many times with PTSD a fear of social engagement, or triggers, will cause people to stop doing activities they once found enjoyable. If you can't engage in recreation, or other enjoyable activity, there's almost certainly an impact to your ability to work. Clearly, a lot to your story needs to be told.

#### How do you cope?

Let's start by dismissing coping as good or bad. Everyone copes with challenges everyday. Being able to identify and put into perspective the level of coping is key in making a compelling description of how PTSD impacts your life.

Coping can almost be anything, some people cope through working out, for instance. But if you're working out 12 hours a day and your marriage fell apart, and your finances are a mess – it's obviously become more of a hinderance to your overall state of being than it has a help. The same can be true for alcohol, drugs, excessive sleep, risk taking behaviors, isolation, aggression, social media, eating, the list is endless.

So how are you coping with challenges brought on by PTSD?

#### Do you have a diagnosis?

Do you believe you have PTSD but you haven't received a diagnosis? Do you believe you were misdiagnosed? In your opinion did an examiner not ask the right questions to be able to adequately determine if you experience PTSD, and perhaps the level of impairment you might have?

Sometimes this can all be placed in the fact that you might not have PTSD...per a clinical definition. That doesn't mean though, that you aren't experiencing clinical anxiety, depression, intrusive memory or hallucinations, ADD, or any number of other symptoms that in themselves are diagnosable mental health conditions.

Sometimes, we focus on labeling too much and not enough on the challenges presented by what we're experiencing. If we expand the label outwards a little, there may be similar diagnosis that would better match the conditions you might be experiencing.

#### The Last Question: How Can you Best Tell this Story?

A big reason why most claims that stay in the fight are ultimately approved is because many/most claims to Social Security are good claims. They are often denied because the details are incomplete, or there's a difference of opinion on how impairing an ailment or injury might be.

Your best bet is personal education like this article, and working with someone who can take a topic like PTSD and break it down in order to understand how PTSD challenges you on a daily basis.

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#### Bonus: The Ultimate Disability Guide:

Lilac City Law is a different kind of law firm. We are focused on great service and support for you if you are disabled.

More recently we started focusing on making sure your family is taken care of. Whether your needs are disability advice, family wealth planning, or something else, you need information.

This last point is why we are thrilled to be able to write this guide. It is our way of highlighting important information about all our services. We get to share with you what we know, and what we feel you should too. One of the tools we created to help you in navigating disability services is The Ultimate Disability Guide. What's that? The <a href="Ultimate Disability">Ultimate Disability</a> Guide is 10 insider tips, shared with you for free, to help you maximize your Social Security Disability or SSI Application.

Our Ultimate Disability Guide covers 10 very important topics that you might surprise you. And yet it is designed to be quick to understand. In five minutes, you can begin putting into place your plan for applying for SSI or SSDI. And if you need help, you can know when is the best time to start looking for disability lawyer representation.

Whether you want to know about the biggest pitfalls to avoid, or the best ways to keep your disability claim moving, The Ultimate Disability Guide is a great first step.

Contact us for more information on our Ultimate Disability Guide!

509-624-1610

#### **Simple Mistakes Can Ruin Your Disability Claim**

Simple mistakes that can ruin your claim.

Our Disability Guide was Created to help you Maximize your Chances of Getting Your Disability Approved the First Time!

# Press Here to Contact Us

#### Lilac City Law



I'm Randi Johnson. I advocate on behalf of the disabled in their claims for Service-Connected Veterans benefits, Social Security Disability Insurance and SSI benefits. I have significant experience, ranging from Initial Applications through Federal District Court appeals. Since 2007, I have covered 39 states and Puerto Rico, handling over 1500 Social Security hearings.

Over the course of my practice, I've observed that many disabled clients were simultaneously applying for multiple benefits programs. Rather than force a client to seek additional attorneys to handle all their cases, I decided to augment the focus areas of my disability practice. Adding these three types of disability law practices provides clients the opportunity to

have one attorney handle these sensitive issues and reduces the need to repeat their stories over and over again to different attorneys. This is especially critical with individuals who have experienced significant emotional and/or physical traumas.

Having practiced in both the large and small firm environments, my experience guides my advocacy and service for clients. I believes in getting to know clients. It is important to me that my clients understand the claims process, and that each individual client is provided with the information necessary to make informed decisions about their case/s. I make it a priority to see that a client feels they were provided the opportunity to exercise their rights, win or lose – regardless of the outcome.

#### Thank You

If you found this booklet to be informative or helpful, please reach out to us and let us know.

http://www.LilacCityLaw.com