

*Allsup Inc. secures SSA [disability income](#) for Missouri man*

## Just a Typical Guy

**Blue Springs, Mo.**--If anyone fit the profile of a [heart attack](#) waiting to happen, it would be Terry Loose. Now 60, the former trucking company sales manager in Blue Springs, Mo., has battled a progressively serious series of ailments for the last two decades. Being “a guy,” he pushed himself until he reached the brink and come within heartbeats of falling over the edge.

But thanks to his fortunate online encounter with Allsup Inc., the nation’s leading Social Security disability representation company, Mr. Loose is collecting [disability income](#) as he appreciates the little things in a life he almost lost.

During a career of almost 40 years in sales and middle management, Mr. Loose developed avascular necrosis, a disease resulting from the temporary or permanent loss of the blood supply to the bones. Without blood, the bone tissue dies and causes the bone to collapse. If the process involves the bones near a joint, it often leads to collapse of the joint surface.

Mr. Loose recalled that this disease ended the career of professional football and baseball player Bo Jackson, who eventually had hip replacement surgery for this [arthritis](#)-like illness. Although it can happen in any bone, avascular necrosis can also affect common

sites such as shoulders. Mr. Loose got a double dose of the disorder: He had his right hip replaced in 2001 and went back to work. He also suffered from pain in his left shoulder.

A self-described “typical guy,” Mr. Loose worked through the discomfort for years. Meanwhile, his maladies added up. More than five years ago, he was diagnosed with Type II [diabetes](#). Yet, he kept going to the office--until September 2005 when he had “a very serious [heart attack](#).”

He said it wasn't a massive heart attack, explaining that a massive heart attack would have killed him. Mr. Loose figures he had a few minutes to spare in getting treatment before he died.

Besides that scare, Mr. Loose also came away with another cardiac legacy: He had six stents implanted, permanent metal mesh tubes used to prop open arteries. He also has to take a blood thinner for the rest of his life. “If I don't take it,” he said, “I'm told I'll die within three months. So, I make sure I get a refill before it gets low.”

A similar heart attack would have taken a toll on many people for an entire year. But then, increasing discomfort and insurance factors conspired to find Mr. Loose under the knife again in December for left shoulder replacement. Thanks to wife Cheryl's health insurance, the couple could take on the financial burden of his heart attack, stent implants and shoulder surgery all within four months.

The latter surgery was supposed to save money and ease his long-time pain, but he said today his shoulder still hurts a lot.

The other reality was that the heart attack forced Mr. Loose to face facts. He was disabled. “I had heard about [Social Security disability](#) and didn’t know how it was handled,” he said, but he decided to find out.

While laid up, Mr. Loose was surfing the Web in February 2006 when he typed “disability” on his keyboard. “[I found Allsup Inc.](#) on one of the search engines,” he said, “and I thought this sounds pretty good. I don’t like to mess with paperwork.”

Mr. Loose read that CEO and founder Jim Allsup started his company in 1984, after working for the Social Security Administration, to help people just like Terry Loose collect Social Security Disability Insurance (SSDI) benefits.

A nationwide company with headquarters in Belleville, Ill., near St. Louis, Allsup’s success rate is a staggering 97 percent. The company is so highly regarded that, in October 2006, the [Better Business Bureau presented Allsup its Torch Award](#) for excellence in customer service. Since 1984, the disability advocacy company has helped tens of thousands of people obtain more than \$1.2 billion in SSDI and Medicare benefits.

That was encouraging enough for Mr. Loose to pick up the phone and call Allsup. From the start, he said, “things went really smooth. I was amazed by the Allsup people, which was great because I’m so impatient and can be hard to work with.”

While Mr. Loose laid back to regain strength during his recovery, Allsup went into action. The firm takes pride in its slogan, “You stay at home. We do the work.” That is what Mr. Loose found out as Allsup representatives guided his claim through [the approval process](#).

They started with level one, the initial application. When that application was denied, which is not unusual, Allsup moved to level two, the reconsideration level. After that came the hearing level, or level three, where experienced Allsup senior representative Addy Ginter took over. Her caseload includes hundreds of clients, but she said Terry Loose stood out.

“When I got his case,” she said, “I saw he was 60 and had been doing the same occupation for the last 40 years. I thought, Whoa! If this guy could be working, he would be working. After all, he had his right hip replaced and went back to work until he had a heart attack and had six stents implanted. I really admire someone who can work and goes out and does work. [I told Terry, I think you paid your dues.](#)”

Ms. Ginter contacted Mr. Loose for an in-depth phone interview, then researched his medical records and got statements from his doctors to prepare arguments for an administrative law judge (ALJ) to render an on-the-record decision. Allsup pioneered the use of on-the-record decisions at this level. The goal is to have an award made without an in-person hearing. If such an appearance is required, the Allsup representative accompanies the client to the hearing.

As more evidence arrived, Ms. Ginter added to the case. And there was more to support Mr. Loose's disability. As if he needed more issues, he felt pain in his knees while walking on the treadmill during his heart surgery rehabilitation. X-rays showed bone on bone in both knees, meaning they, too, would also have to be replaced.

"Filing appeals can be hard, Ms. Ginter said, "because you can submit medical evidence, and a judge still might not see things our way. In this case, Terry and I bonded. I wanted him to avoid a court appearance so he wouldn't have even more stress. I made up my mind that if this guy wasn't awarded his benefits, I was going to go to court personally to argue the case."

She didn't have to make the trip. Mr. Loose never saw the inside of the hearing room because the judge decided in his favor in January.

Mr. Loose said Ms. Ginter worked wonders. “She’s one of the most professional people to work with, and she’s the reason everything went as well as it did. It was awesome that I didn’t have to appear in court. That was great.”

Not wanting to play the “guy” card any more, Mr. Loose has abided by his wife’s wishes to take life easy. “The toughest part [during the approval process],” Mr. Loose said, “was not working that whole time. But Cheryl said she would work while I got help and took care of myself.

Now is the time, he added, to attend to the important things in life. Mr. Loose said he and Cheryl moved from Colorado to the Kansas City area to be near their daughter and two granddaughters. “Cheryl told me my job is to be a full-time grandpa,” he said, “and that’s what I’m going to do.”