Social Security Backlog In Mo. Affects Real People

At the end of 2006, the Social Security disability backlog exceeded 19,000 people in Missouri at the hearing level alone. More than 10,000 more waited at the initial application level. These figures do not even include the two other appeals levels in the Social Security Disability Insurance application process. These backlog numbers continue to increase. These are not merely numbers. They are real people, with real problems and real stories.

Randy McDonough was a big rig driver <u>put out of work by spinal stenosis</u>. Allsup Inc., the nation's premier Social Security disability representation company, <u>went to work, to get him SSDI benefits</u> at the first level of appeal.

Nationwide, <u>according to the Social Security Administration</u>, only 36 percent of applicants get their awards at the initial level. Of those that appeal, only 14 percent are successful after their first appeal effort. All sup maintains a 48 percent award rate at the initial level, an 18 percent award rate at the first appeal level and a 97 percent overall award rating.

This is Randy's story.

To learn more about the current state of the Social Security Disability Insurance program click here.

Allsup Inc. secures Social Security disability benefits for Branson man suffering from spinal stenosis and severe pain.

From Big Rig to Big Pain

Branson, Mo. - Randy McDonough, now 47, worked hard for a living. For years he drove a big rig, hauling goods between Mount Vernon, Ill., and cities throughout Indiana and sometimes down into Kentucky. He got home every night and weekend to spend a few hours just relaxing with his wife, Angie, and six children.

Then, Mr. McDonough's working days were over. He began experiencing long bouts of fatigue in 2003. "I was tired all the time," Mr. McDonough recalls. "I just couldn't get enough sleep." Starting two Christmases ago, sitting at home suddenly became a monotonous weekday routine, broken only by doctors' appointments and the occasional family outing.

He attributed the tiredness to overwork. There wasn't much he could do about that, so he just pressed ahead. But on Dec. 1, 2005,—"my daughter's birthday"—he woke up feeling like somebody had slammed his left shoulder with a sledgehammer. He nudged Angie awake, and she soon had him dressed, in the car, and on the way to the nearest emergency room.

"Oh, you just pulled a muscle," medics there told him.

"They told me to take some aspirin and go home, Mr. McDonough recalled." He did, but he also called the family doctor, who brought him in for tests. An MRI revealed two bulging discs in his neck.

"I had a disc pushing against my spinal cord and another disc pushing on my nerve, and there was no spinal fluid."

The condition, called spinal stenosis, caused pain and numbness in his left hand that, like the fatigue, Mr. McDonough had been fighting his way through. His doctor told him not to go back to work, but that wasn't something his boss looked upon favorably. He defied doctor's orders until Dec. 15, when he could no longer hold out against the pain and fatigue. He went home and scheduled the surgery, but it wasn't a cure-all.

"Things actually got worse," he said. Now, he not only felt numbness and pain in his left hand but in his other hand and both arms as well. There simply wasn't any way he could go back to loading a trailer onto a truck and driving hundreds of rough miles every day.

The conditions mounted. His left foot hurt, he ran out of breath frequently, felt dizzy and suffered from sleep apnea. For the first time, he felt depressed.

"All my life I've done nothing but work," he said. "I pretty much took care of myself. It's kind of hard to go from being self-sufficient to being stuck in the house." His muscles deteriorated so much that, "If I were to try to do a pushup, I couldn't raise myself a centimeter off the floor."

It was time to seek financial relief. Mr. McDonough <u>filed for Social Security Disability</u> <u>Insurance (SSDI) benefits</u> in April 2006. <u>SSDI is a government mandated insurance program that provides monthly income to people who can't work because of a severe disability.</u>

While he awaited a decision, a friend told Angie McDonough about Allsup Inc., a company she said had a great record in helping people get approved for SSDI. Deeply worried about her husband's health and her family's security, she called Allsup and soon was connected with caseworker Jamie Darnell.

"We received his claim in June 2006 <u>pending at the initial level</u>, and that was denied," Ms. Darnell said. SSA said he wasn't sick enough and could probably do light work, so Allsup <u>filed for reconsideration</u> in July.

Medical bills piled up and the McDonoughs were falling behind in their mortgage payments. They were desperate for change. Mrs. McDonough, who had been a restaurant manager for years, accepted a job at a new restaurant in Branson, Mo. The move created another potential problem for her husband's quest for SSDI benefits.

Ms. Darnell recalled the McDonough's plight. "Mr. McDonough was still in Illinois when we applied for reconsideration but then he moved, and Missouri doesn't have the reconsideration level." She persisted until Social Security placed Mr. McDonough's case at the reconsideration level based on his Illinois residency at the time of his claim. "Otherwise, he would have gone straight to the hearing level," she said, where appeals take much longer.

SSDI appeals have a recent history of moving slowly through the system. In Missouri, the average wait at the hearing level for an SSDI decision is 537 days. At the time Mr. McDonough's reconsideration appeal entered the system, more than 19,000 other unfortunate Missouri applicants were also waiting for a hearing.

It seemed now, however, that Allsup had the McDonoughs on their way to financial aid. And then, the logiams came.

"There was a lot going on with him," Ms. Darnell said. His medical condition worsened. He suffered a handful of small strokes. With each medical setback, Mrs. McDonough sent updates to Social Security, which may have delayed her husband's appeal. And then, the week before Christmas, they learned the horrible truth: Social Security had lost Mr. McDonough's paperwork. Seething but determined, Mrs. McDonough and Allsup leapt into action.

Fortunately, Ms. Darnell found a sympathetic and helpful SSA caseworker. Warmed with fresh hope, the McDonoughs settled in for the winter and waited. With the spring thaw, Social Security's earlier resistance also melted, and good news blossomed forth. SSA had awarded Mr. McDonough his SSDI benefits.

"It's unusual that SSDI would get approved at the reconsideration level," Ms. Darnell said. "Our specialist in our disability claims group did a thorough job and we were able to continue following up with the claim until it got awarded."

April 2007—the month of the award—seemed a long way removed from the start of the family's ordeal, and they were relieved. Mr. McDonough's illnesses, combined with the delays from Social Security, had set them back years financially. But now they could begin to glimpse ahead.

"We're finally starting to get back on our feet, again," Mr. McDonough said of the regular monthly check the family gets from Social Security. "It's not like it used to be; never going to be like it was, but I have a lot of hope.

"We have one grandchild and another on the way. One of my kids just graduated high school, and another one will next year." There's much to be thankful for, he said.

"I'd be lying if I said (the reconsideration appeal) was the smooth, streamlined process I thought it was going to be," Mrs. McDonough added. "Are the benefits adequate? No. But we're lucky because I have a good job and very good insurance benefits."

Allsup, she added, was a big help.

"I really like Jamie [Darnell]. She stayed in close contact with us all the way, Mrs. McDonough said. She was a very good person; very compassionate. I am grateful for what Allsup did."

Who is Allsup Inc.? - Allsup Inc. is the nation's first nationwide private Social Security disability claims services company. Founded in 1984, we have helped tens of thousands of Americans nationwide receive their entitled benefits. We make the Social Security disability process less confusing, less intimidating and more convenient for people with disabilities. Allsup Inc. has a 97 percent award rate. For more information visit www.allsupinc.com.