



## Young Professional's Life Takes Sudden Turn With Disability.

*When the Social Security Administration denied this seriously ill woman her disability benefits, this unbelieving Virginia woman said she was...*

**'Blown Away!'**

**ROANOKE, VA:** "I was absolutely blown away," said Mary Cook Moore, looking back on the day when she was turned down for [Social Security Disability Insurance](#) (SSDI) benefits. "I said, 'What? Did you even look at my case?'"

She certainly had a point. Although now only 29, Ms. Moore is afflicted with a [long list of maladies](#) that include pancreatitis, ulcerative colitis, an enlarged liver, Crohn's disease, osteoporosis and [rheumatoid arthritis](#).

However, Social Security's disability determination services told her that her disabilities did not prevent her from working. That brought on more befuddlement.

"I had lost major organs," Ms. Moore said. "My entire large intestine was removed along with seven feet of my short intestine, plus my rectum. Those are organs, aren't they? I never thought in a million years I would get denied."

Yet, that was Social Security's verdict, at least initially.

Ms. Moore's saga highlights the difficulty of being approved for SSDI, even with a myriad of illnesses, as well as a growing nationwide backlog of people [awaiting SSDI decisions](#) that includes thousands of people in Virginia.

A key reason for this growth is the shrinking Social Security Administration field staff, largely due to retirement. SSA was 30 percent smaller in 2002 than 20 years before. From August 2005 to January 2007, about 2,000 field office employees left SSA without being replaced. Meanwhile, since 1990, the number of disabled workers drawing SSDI benefits has more than doubled, from 3 million to 6.8 million, as the aging baby boom generation begins to put far greater demands on the agency's resources.

"The [disability backlog](#) challenge is so immense that it will take an all-hands-on-deck approach to resolve," said Jim Allsup, CEO and founder of [Allsup Inc.](#), the nation's leading SSDI representation company.

He started his company in 1984, after working for the [Social Security Administration](#), to help people just like Mary Cook Moore collect their entitled SSDI benefits. "Government and industry must work together to meet the demands of the disabled today and in the future," he said. "We see the impact of the problem every day as we work with tens of thousands of disabled individuals and their families.

"There is no question the Social Security Administration needs more resources to meet this challenge," Mr. Allsup added. "Companies like Allsup contribute by providing solutions in the marketplace, helping disabled Americans navigate and reduce the time spent in the SSDI process. It is important that citizens with disabilities know they have options available to assist them in their time of need."

Ms. Moore was far from looking at disability options when she graduated from college in 2002 with a degree in accounting. Seemingly healthy, she had an internship with the city of Roanoke while in school and after graduation she was hired full time. By February 2006, she was an assistant director managing contracts and public relations. By that time she also had become very sick with pancreatitis and colitis.

"When I initially got sick," she said, "I worked half days, but then I went into the hospital for seven weeks." With half days no longer possible, Ms. Moore was no longer able to work, and she applied for disability.

She had an advantage, or so she thought, because her husband works for Social Security's disability determination services division. On the plus side, he could help her prepare her paperwork for the disability application. On the minus side, Ms. Moore's case had to be decided by a West Virginia office to avoid a conflict of interest with her husband's work in Virginia. She sent her application to disability determination services in December 2006 and was denied in March 2007. Both husband and wife were stunned, but he had a suggestion.

From his work at Social Security, he knew Allsup Inc. had a good track record for getting SSDI benefits approved. "He said I should try Allsup because they're the best," she said. So, she called [the company's toll-free number](#). That turned out to be a winning idea.

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.

Right from the start, Ms. Moore said, "Allsup was great. If I had issues, I didn't have to wait to talk with somebody. They made sure disability determination services had everything they needed. My denial might have been because we hadn't included all my medical records. Allsup took care of that."

Allsup representative Amber Edler said Ms. Moore's case was especially challenging because of her age. "Having her awarded at only 29 was terrific," Ms. Edler said. "Plus, we were working with her on the reconsideration level, which has the greatest chance of denial. She was really good about sending us her records and any other information we needed. So, the outcome was exciting for us, too."

Ms. Moore was impressed with the result. Social Security reconsidered her application, with the Allsup assist, and [approved her SSDI benefits](#) in September 2007. A month later, she was receiving her monthly benefit payments while she waited for her lump-sum payment retroactive to her entitlement date of September 2006.

"It was a complex case," she said. "It was a lot to expect to get everything right, and that's what Allsup did."

Receiving disability benefits will not ease the physical pain or make her ailments go away, but the assurance of regular payments will lessen the financial burden that the wide-eyed graduate left college with just five years ago.

## **About Allsup**

Allsup is the nation's premier Social Security Disability Insurance representation company. Since 1984, Allsup has helped nearly 100,000 Americans with disabilities receive their entitled disability benefits. Today, the company has about 475 professionals focused on helping individuals and their families nationwide gain the financial and health benefits they deserve.

For more information, go to [www.allsup.com](http://www.allsup.com) or Dan Allsup, (800) 854-1418 ext 5760, [djallsup@allsupinc.com](mailto:djallsup@allsupinc.com)

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