

Social Security Disability Representation



If you're unable to work
due to a physical condition
or mental disorder, you may
qualify for Social Security
disability benefits.



Why apply for Social Security Disability Benefits?

Social Security Disability Insurance (SSDI) provides income until your condition improves, offers work incentives and employment support programs to help you return to work, and provides ongoing income if your condition doesn't improve. It is rightfully yours. If you qualify, you are entitled to receive benefits based on payroll taxes you and/or your employer have paid.

The Benefits of Receiving SSDI

You should apply for disability insurance as soon as you become disabled to receive and protect all the benefits for which you might be eligible, including:

Regular Monthly Income

SSDI is a regular monthly payment and provides annual cost-of-living increases. A portion of these disability benefits may be tax free.

Medicare Benefits

Regardless of your age, 24 months after your date of entitlement to SSDI benefits, you are eligible for Medicare benefits, which includes Part A (hospital benefits) and Part B (medical benefits). A variety of Medicare Advantage plans also are available to you.

Prescription Drug Coverage

Once you're entitled to Medicare, you also are eligible for Medicare Part D, the prescription drug plan.

COBRA Extension

If you receive SSDI benefits, the length of your COBRA benefits may be extended an additional 11 months.

Long-Term Disability (LTD) Benefits

If you have private long-term disability insurance, your provider most likely will require you to seek SSDI. Complying with this requirement could help protect your ability to receive LTD income.

What is a Disability?

The Social Security Administration's (SSA) definition of disability is different than other programs you may come into contact with through your employer or private insurance. The SSA defines you as disabled if you have a physical or mental impairment that prevents you from engaging in any substantial gainful work and the condition is expected to last at least 12 months or result in death. Medical proof is needed to show your inability to work. You must also have been disabled before reaching full retirement age (65-67).

Social Security Disability Impairment Criteria

As an example, listed below are some of the typical medical conditions that are eligible for disability on the SSA list of impairments:

- AIDS
- Arthritis
- Bipolar Disorder
- Cancer
- Chronic Pain
- Depression
- Diabetes
- Epilepsy
- Fibromyalgia
- Heart Disease
- Multiple Sclerosis (MS)
- Organ Transplants
- Parkinson's Disease
- Post-Polio Syndrome (PPS)
- Spinal Disorders
- Stroke

The eligibility and earnings requirements for disability benefits are based on your age in the calendar quarter at the time you became disabled. For most people age 31 and older, you generally need to have worked and paid into the system for five years out of the 10-year period ending with the quarter your disability began.

Protected Retirement Benefits

When you reach retirement age, SSDI ends and you transition to Social Security retirement benefits. SSDI entitlement “freezes” your Social Security earnings record during your period of disability. Because those years will not be counted when computing future benefits, the amount of your Social Security retirement benefits may be higher.

Dependent Benefits

If you receive SSDI benefits and you have a dependent under age 18, he or she also may be eligible for benefits.

Return-to-Work Incentives

Social Security will provide you opportunities to return to work while still paying you disability benefits.



Choosing Disability Representation

Filing for SSDI benefits alone can be difficult and confusing, so choosing the right SSDI representative is an important decision. Newcomers to the complex and cumbersome SSDI application process may not be fully aware of their options when seeking help or the average length of time to receive benefits, which can typically take two to four years.

Choosing Allsup to assist you can increase your chances for success. Unlike many SSDI representatives,

we accept clients at the application and appeal levels of the process and will represent you throughout each phase to expedite your claim.

To begin, Allsup provides a no-cost, no-obligation disability evaluation. One of our disability specialists will speak confidentially with you about the likelihood of a disability award. A team of professionals will support you at each step of the SSDI process and an experienced specialist will represent you at any local hearing. People who choose Allsup usually get through the process much quicker and generally receive their SSDI award months faster than the national average.

“After I got involved with Allsup, everything was done on the telephone and through the mail like I was promised. The only way that I was able to stay in the Social Security disability application process was because they helped so much.”

-- Mary D.

The Allsup Advantage

At Allsup, our key objective is quality service. We understand the daily physical and mental challenges that accompany a disability. With that in mind, we make the process less confusing, less intimidating, and more convenient for people with disabilities.

Our 97 percent award rate for clients who complete the SSDI process with us far exceeds the national average of those applying without professional representation. With Allsup as your representative, your claim is more likely to get approved and awarded quickly.

With Allsup, people usually have a shorter wait and get awarded faster, compared to SSA averages. A shorter wait also means your fee may be lower.

Our expert and knowledgeable staff specializes in Social Security disability and has accumulated decades of experience in dealing with the SSA.

A single, specialized representative will handle your claim at each level, but with Allsup, you also are being supported by a dedicated team of specialists, all working on your behalf to expedite your SSDI benefits and Medicare entitlement.

Allsup claims experts are located all across the country and will personally represent you at local hearings. However, for those who are awarded with Allsup, more than 70 percent of our clients never even have to attend a hearing because we obtain a favorable on-the-record decision from the administrative law judge.

Allsup completes all Social Security forms for you, either electronically, by phone and/or mail. We gather relevant medical records and documents from your healthcare professionals to simplify and expedite the application process.

Allsup monitors the status of your claim, ensures your file is updated, and keeps you informed of its progress.

Eight of 10 Allsup clients who receive awards typically do so without ever visiting an SSA office.



How it works

With Allsup, you can expect superior and caring service from a team of professionals who will guide you through each level of the disability decision process. This team is supported by our Customer Information Center, which is available to answer any questions you have and assist you throughout the entire process. Generally, there are four levels in the Social Security Administration's review and award system for disability. There is an additional appeal level that moves to federal court, but less than 1 percent of claimants will reach this level.

Initial Application

Once you appoint Allsup as your representative, we will assist with your initial disability claim and complete all forms and paperwork with you over the phone while you stay in the comfort of your own home. Allsup will develop your case and submit all relevant medical and vocational documentation to Social Security. Because Allsup's process is efficient and its professionals are so familiar with the Social Security process, Allsup's award rate percentage for initial claims is generally much higher than the SSA standard.

Reconsideration*

If your initial application is denied, Allsup typically will file a request for reconsideration or first appeal on your behalf. Your medical and vocational information will be reviewed and updated. Allsup will follow-up on your behalf on a regular basis until a decision is rendered. At this level, Allsup typically maintains a higher award rate percentage compared to the SSA system wide award rate percentage.

*In certain states and SSA offices, there is no Reconsideration level.





Hearing

If the reconsideration is denied and your claim proceeds to this level, your Allsup senior claims consultant will complete the necessary forms and file a request for a second appeal or administrative law judge (ALJ) hearing. All appropriate medical and vocational information is updated and added to your file. Allsup will attempt to obtain a favorable on-the-record decision, which is based on factual information in the file that the judge reviews, without the need for you to attend an in-person hearing. However, if an in-person hearing with an administrative law judge is needed to win your case, Allsup will prepare you for the hearing and be right there with you. On average, more than 90 percent of administrative law judge decisions are favorable to our clients.

Appeals Council

If your claim is denied at the hearing level, your Allsup representative may consider filing an appeal for your case, along with any additional medical information and a written brief, to the Appeals Council for review. The Appeals Council will review your hearing decision to determine if it was rendered properly according to law. For third appeals resulting in a favorable decision, the award rate for Allsup applicants is customarily higher than the SSA system wide award rate.

What it Costs

We get paid only if you get paid. There are no upfront charges and Allsup only charges a one-time fee if your claim is approved. This fee is determined by the SSA. Currently, under the SSA's fee agreement approval process, it is 25 percent of the retroactive dollar amount awarded, not to exceed \$5,300. If you are approved quickly at the application level and do not receive a retroactive award amount, your fee typically will be much less.

Example (see box below): If you're awarded a \$1,000 monthly benefit and the award is retroactive 10 months (\$10,000), your representation fee would be \$2,500 (25 percent x \$10,000).

Example: If you're awarded a \$1,000 monthly benefit and it takes 42 months to receive your benefit, your representation fee would be capped at \$5,300 on the \$42,000 retroactive award rather than \$10,500 (25 percent x \$42,000).

Sample Client Income After SSDI Award	
Client:	Alex
Age:	42
Award Received:	10 months after becoming eligible
Monthly Benefit:	\$1,000
Retroactive Benefits Received:	\$10,000 (10 months x \$1,000)
One-Time Allsup Fee:	\$2,500 (25% x \$10,000)
Immediate Client Income:	\$7,500
Future Annual Benefits:	\$12,000 (plus any cost-of-living increases)



Customer Satisfaction

Ninety-seven percent of our SSDI customers tell us they are very satisfied with Allsup's service and rated their overall experience highly. In fact, 98 percent said they would recommend Allsup to family and friends. Let us help you, too.

Allsup is a recipient of the Better Business Bureau's 2006 Torch Award for excellence in customer service and exceedingly high standards of ethical business conduct.

True HelpSM: Beyond SSDI

Allsup employees have fostered an environment that is committed to the specific needs of those with disabilities. They are dedicated to fair treatment for their clients and helping them receive the benefits they paid for during their working years. This philosophy led Allsup to expand the True HelpSM it delivers to those with disabilities by providing access to additional financial and healthcare related services that help our clients lead lives as financially secure and as healthy as possible. The company's newest services include *Allsup Medicare AdvisorSM* and a cost-saving healthcare discount program.

Allsup Medicare AdvisorSM

A major benefit of qualifying for SSDI is that you will become eligible for Medicare, too. But if you have a disability, a Medicare Advantage plan usually is a better and more affordable option, and provides more coverage than traditional Medicare and Medicare supplements. It's important to make the right decision about your healthcare, and now with

Allsup Medicare AdvisorSM, you have Allsup to guide you through the complex maze of Medicare choices.

Allsup Medicare AdvisorSM is a unique service that provides Medicare related assistance so that you may choose the right Medicare plan for you – whether it's a traditional or Medicare Advantage plan. We screen all of your available local options so you can choose the best Medicare plan based on coverage, cost and convenience to fit your personal needs and preferences. Our professionals do all of the research for you, providing expert knowledge and unbiased guidance. We do not accept or receive any fees or commissions from Medicare Advantage plans.

About Allsup

Allsup is the nation's premier provider of Social Security and Medicare disability claim services. Serving individuals with disabilities for nearly 25 years, Allsup was founded as the first private, non-attorney service helping people claim their SSDI benefits. In this time, Allsup has successfully secured disability benefits for more than 100,000 deserving clients and obtained nearly \$1.5 billion in SSDI and Medicare payments.

More than 500 knowledgeable Allsup professionals and senior representatives around the country are dedicated to helping individuals and their families gain the financial and health benefits to which they are entitled. Allsup's headquarters are located in Belleville, Illinois, near St. Louis.

To ensure you receive the SSDI benefits you deserve, simply call our Disability Evaluation Center and speak to one of our representatives at (800) 279-4357.



***Social Security Disability
Evaluation Center***

Allsup has a proven award rate of 97 percent for all clients who complete the SSDI process with us. Call now for a free, no-obligation Social Security disability evaluation to determine if you're eligible and likely to qualify.

(800) 279-4357

Allsup Medicare AdvisorSM

If you're enrolling in Medicare for the first time, Allsup will screen all of the available local options for you, providing expert knowledge and unbiased guidance so you can choose the best and most affordable Medicare plan for your personal needs.

(888) 271-1173

