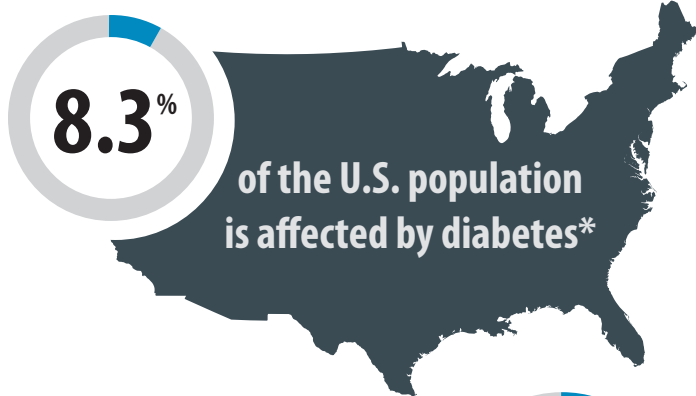


Diabetes and Social Security Disability Insurance (SSDI)

A Quick Look By The Numbers

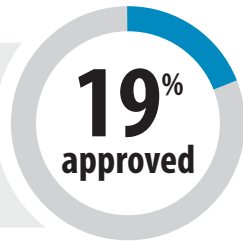


income that could be lost if diabetes complications make it impossible to continue to work after age 50



Dollars that individuals, families and U.S. society lost due to diabetes related disability, work loss and premature mortality (2007)*

Percentage of individuals with diabetes approved for SSDI benefits at level one**



Medical expenses for people with diabetes are **more than two times** higher than for people without diabetes*



Number of SSDI beneficiaries who have primary diagnosis of endocrine, nutritional or metabolic disease (3.5 percent of all SSDI beneficiaries)***

About SSDI and Allsup

To qualify for SSDI benefits, you must:

- ➔ Have a physical or mental impairment that prevents you from working and the condition is expected to last at least 12 months or result in death
- ➔ Have worked and paid payroll taxes at least five of the last 10 years
- ➔ Have been disabled before reaching full retirement age (65-67)

Number of credits needed to qualify for SSDI benefits



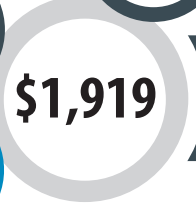
Number of people Allsup has helped obtain their SSDI and Medicare benefits

Average number of days to get an SSDI hearing in 2012



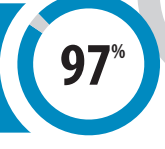
Average age of a person receiving SSDI benefits

Number of SSDI applications expected to be filed in 2013



Average SSDI monthly benefit for individuals with a disability and dependents in 2013

Success rate for customers who complete the SSDI process with Allsup



*National Diabetes Fact Sheet, 2011, Centers for Disease Control and Prevention

** Disability Impairments on Cases Most Frequently Denied by Disability Determination Services and Subsequently Allowed by Administration Law Judges, Social Security Administration Office of the Inspector General, August 2010

*** Annual Statistical Report on the Social Security Disability Insurance Program, 2011



Diabetes and Social Security Disability Evaluation

The Social Security Administration (SSA) evaluates the effects of endocrine disorders under medical listings for other body systems. For example, diabetes mellitus can cause peripheral neuropathy affecting your ability to use your hands and/or legs. This may meet the medical listing for ‘peripheral neuropathy.’

Additionally, if a person with diabetes mellitus has had an amputation, blindness, vascular disease or renal failure, that person will be evaluated under the medical listings that cover those body systems.

Examples of how endocrine disorders can be evaluated under other listings:

- Amputations can be evaluated under musculoskeletal disorders.
- Diabetic nephropathy can be evaluated under genitourinary listings.
- Peripheral neuropathies can be evaluated under neurological disorders.

The SSA uses a five-step evaluation process to decide if an individual qualifies for disability benefits:

1. Are you working? If you’re working (“engaging in substantial gainful activity”) according to the SSA definition and your earnings average more than \$1,040 a month as an employee, you generally are not considered disabled. If you’re not working, the SSA considers step two.

2. Is your condition severe? The disability must be severe enough to interfere or significantly limit your ability to perform basic work-related activities for your claim to be considered. For example:

- Walking, standing, sitting, lifting, pushing, pulling, reaching, carrying or handling
- Seeing, hearing and speaking
- Understanding/carrying out and remembering simple instructions
- Responding appropriately to supervision, co-workers and usual work situations
- Dealing with changes in a routine work setting

3. Is your condition found on the list of disabling medical conditions? If the condition is not on the list, your disability must meet or be equal in severity to a medical condition that is on the list.

4. Can you do the work you did previously? This is determined by your ability to perform work you have done in the past despite your disability. If the SSA finds that you can do your past work, benefits are denied. If you cannot, then the process proceeds to the fifth and final step.

5. Can you do any other type of work? Age, education, past relevant work experience, any transferable skills and limitations of physical/mental condition are also reviewed to determine if you may still qualify for disability benefits, even if some or all of the criteria of the medical condition do not equal an impairment listing.

To determine disability, the SSA enlists medical-vocational rules, which vary according to age. For example, if you are:

Under age 50 and, as a result of a diabetes-related listing, unable to perform what the SSA calls sedentary work, then the SSA will reach a determination of disabled. Sedentary work requires the ability to lift a maximum of 10 pounds at a time, sit six hours and occasionally walk and stand two hours per eight-hour day.

Age 50 or older and, due to the disability, limited to performing sedentary work, but have no work-related skills that allow you to do so; the SSA will reach a determination of disabled.

Age 55 or older and, due to the disability, limited to performing light work, but have no work-related skills that allow you to do so; the SSA will reach a determination of disabled.

Over age 60 and, due to the disability, unable to perform any of the jobs you performed in the last 15 years; the SSA likely will reach a determination of disabled.

Any age and, because of the disability, have a psychological impairment that prevents even simple, unskilled work; the SSA will reach a determination of disabled.

Source: *Social Security Administration* | www.ssa.gov