

A Personal Story about Diabetes

Debilitating joint disease forces trucker to travel down long road to disability benefits

This is a true story as told to Allsup.

“I Tried to Get Better, But it Never Happened”

Tornado, West Virginia - Raymond Dowdy had a diverse career—not entirely by choice. The Tornado resident was a computer systems engineer and truck driver. It wasn't that he sought a drastic change—he was just trying to stay a step ahead of his failing body and bill collectors.

Now 47, Mr. Dowdy held the computer job in the 1990s when he fell victim to diabetes and one of its rare side effects: Charcot's joint disease. An advanced complication, Charcot's occurs when the joints of the foot begin to break down. The debilitating condition has to be treated aggressively to avoid amputation.

Unable to continue work, Mr. Dowdy quit his job in 2002 and decided to apply for Social Security Disability Insurance (SSDI) benefits. One of his friends who received SSDI benefits recommended that Mr. Dowdy contact Allsup, the premier provider of Social Security disability representation.

Allsup representatives advised Mr. Dowdy that his first and second applications for SSDI benefits likely would be denied. His most likely success would come when an administrative law judge heard his case.

Sure enough, his initial application and appeal were denied. However, he still needed income to pay his debts. In physically worse shape than before, he returned to work as a cross-country truck driver. He had to switch to a local trucking company because “getting in and out of the trucks hurt so bad, and I couldn't see at night.”

After two and a half years of on-the-road misery—and at his doctor's urging—Mr. Dowdy quit work again, this time for good.



“I bummed around the house trying to get better, and it never happened,” he said. “Then I contacted Allsup a second time after my doctor said I should apply for disability.”

That was in March 2007. Even though Mr. Dowdy had worked with Allsup before, his intervening employment meant the SSDI application process had to start from the beginning.

“Imagine suffering from arthritis, chronic pain or fibromyalgia and being denied benefits year after year,” Jim Allsup said. “Every day, our professionals work with single-minded determination to see such cases through to a favorable outcome. Multiply this example by thousands, and one can see why driven is one of Allsup's four core values.”

Helping Mr. Dowdy a second time was not unusual for the company. “Allsup guided me through the whole process,” Mr. Dowdy said. “This time there was no quitting.”

Again, Mr. Dowdy's initial application and appeal were declined. The next step was a hearing before an administrative law judge for which another experienced Allsup senior representative, Addy Ginter, would submit a brief on her client's behalf. Ideally, Mr. Dowdy would not have to appear in person at the court.

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Ms. Ginter has 19 years' experience at Allsup and works with almost 400 customers. Her forte is administrative hearings and, if possible, helping customers receive their benefits without an in-person hearing, based on their medical records. That meant compiling detailed medical information that an administrative law judge can review and use to make an on-the-record decision.

"If we can get supportive medical information," Ms. Ginter said, "it really helps. I personally call claimants and say, 'We really need this information to get your benefits.' They can then prod their doctors to send us the data. We can get the majority of doctors to do this, and we get approvals without having a hearing."

On-the-record decisions, she added, "really reduce the hassle and time for a claimant waiting for a decision. On-the-record submissions also speed the process and cuts into SSA's terrible backlog problems. Allsup prepares the claim, and all the judge has to do is say yes or no."

Indeed, the judge's staff agreed to review Mr. Dowdy's appeal on-the-record without his having to go to court. Such in-home service proved to be the case throughout Mr. Dowdy's relationship with Allsup.

"I never saw a Social Security office," he said. "Everything came to my house. When I received forms, I called Allsup, and they filled them in with me. Then they sent them back to Social Security.

"Allsup was very professional and very nice about everything," he added. "Their staff was very knowledgeable. It was a pleasure working with them."

In late August 2008, Mr. Dowdy received a letter from Social Security. After years of applying, returning to work and reapplying for SSDI, the letter stated that the judge had approved a fully favorable decision with retroactive benefits dating back to five months after he last worked.

"I called Allsup as soon as I got the letter and asked them what would happen," he said. "They said I should get my back pay right away, and a month later I'd start to get regular payments, and that's what happened to a T.

"I can't say enough about Allsup," he continued. "I've recommended them to everybody I can who needs disability coverage."

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