

# Social Security Disability Insurance Representation Common Questions & Answers

## **Q: Why should I file for Social Security disability benefits?**

**A:** You may be entitled to Social Security Disability Insurance (SSDI) benefits if you are unable to work due to a disabling condition. These benefits are not “handouts” or part of a welfare program, but are real income if you have ever paid FICA taxes.

You and your family can benefit from significant financial advantages by obtaining an SSDI award. A regular monthly benefit, SSDI can also provide annual cost-of-living increases. If you have dependents under the age of 18, they may also be eligible for benefits. And regardless of your age, after receiving SSDI benefits for 24 months, you automatically qualify for Medicare’s hospital and medical coverage.

Additionally, many long-term disability (LTD) insurance companies and employer-sponsored disability plans require you to file for SSDI. Check with your plan administrator to see if you need to file. Even if you are not required to file an SSDI claim, you may still want to do so because you could realize important financial and medical advantages.

## **Q: I already filed for Social Security disability benefits. Why do I need Allsup’s help?**

**A:** Allsup has helped people with disabilities obtain the benefits they deserve for more than 27 years. In fact, 98 percent of those who complete the process with us succeed in getting their award, which typically occurs faster than the national average. We understand what it takes to work within the system and help our customers get the results they need. People with disabilities who represent themselves often struggle with confusing forms and months of uncertainty about the status of their claims. Our experts make a complex process as smooth and straightforward as possible.

Even if you applied for SSDI benefits on your own, Allsup can take the responsibility off your hands. Your representative will complete any additional forms with you by phone and mail. We will gather relevant medical records from your doctors to ensure the Social Security Administration (SSA) has all the information necessary to make a decision. And we’ll actively follow up with the SSA to make sure your claim is processed properly and in a timely manner. If your claim is denied, your representative may appeal it on your behalf. Allsup has an 89 percent award rate at the hearing level, and eight out of 10 Allsup awards are obtained without the customer ever visiting an SSA office or appearing before an administrative law judge.

## **Q: Will Allsup keep my information confidential?**

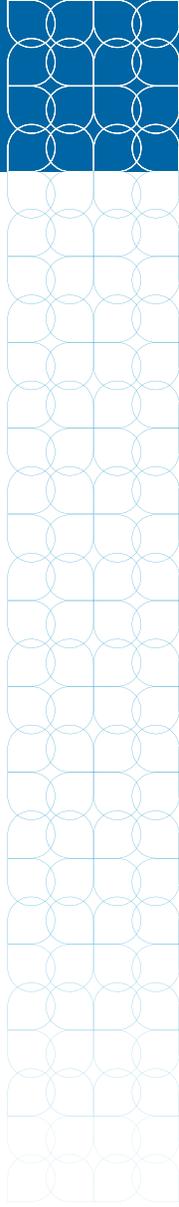
**A:** Our reputation has been built on the principles of fairness, honesty and truth. Allsup will never compromise your confidential information. We will always represent your interests and never share your medical information with anyone other than the SSA unless you authorize us to do so or the law requires it. Also, our conduct and behavior is governed by the SSA giving you an additional level of assurance that our job is to represent you and you alone.



*Dayna (left) with Allsup employee Lori (right). Dayna is an Allsup customer, awarded in June 2009.*

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**Q: I'm planning to return to work. Do I need to file for Social Security disability benefits?**

**A:** Yes, it's still a good idea to file for SSDI benefits as a protective measure. If you return to work, Allsup will review your case for a possible closed period of benefits. If you were out of work for at least 12 months due to your disability, you may be entitled to disability benefits for that period before you were able to return to work.

If you don't return to work, your disability claim will already be in process. Filing now protects you in the event you don't go back to work as soon as you hope, or you do, but must stop working again due to your condition.

Drawing SSDI benefits also protects your future Social Security retirement benefits because years in a period of disability are not included when computing your retirement benefits. Because those years will not be counted, your retirement benefits may be higher. Even after you are awarded SSDI, you may have the opportunity to try to return to work while still receiving your disability payments.

**Q: Someone from Social Security said I don't need a representative. Is that true?**

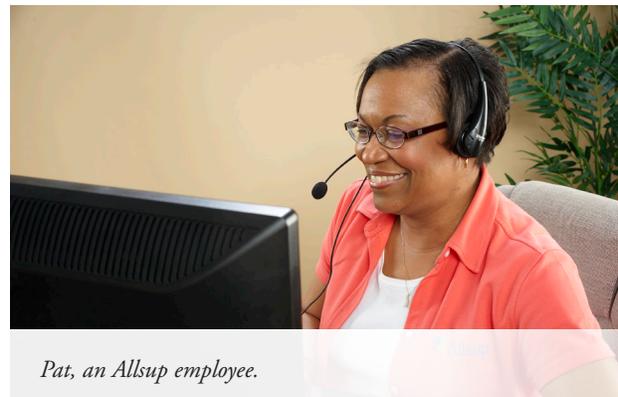
**A:** Yes. However, Allsup's experts specialize in handling disability claims and can dramatically improve your chance of getting a favorable decision. Every day, we work with SSA offices across the country to ensure disability claims are processed fairly, quickly and accurately. Our professional staff has accumulated decades of experience in working and dealing with the SSA, and we are constantly seeking new ways to understand and serve our customers better. With Allsup, you have a partner with the drive, ability and passion to help you lead a life as financially secure and as healthy as possible.

**Q: Will filing for Social Security disability benefits affect my medical coverage?**

**A:** If you are awarded SSDI and receive benefits for 24 months, you will be eligible for Medicare's hospital and medical coverage. The advantages to Medicare benefits are many:

- Medicare pays for medical services anywhere in the United States.
- You may have lower out-of-pocket expenses.
- Medicare protects the lifetime maximum payment under your group health plan.
- Since Medicare may coordinate with your current medical plan, it could provide you with more comprehensive coverage than you have now.
- Also, if you are awarded SSDI benefits while covered by COBRA medical coverage, COBRA may extend an additional 11 months to help bridge the gap from COBRA to Medicare.

**Please call Allsup at (888) 666-2937 if you have any questions about these or other issues. We look forward to providing you with the True Help® you deserve.**



*Pat, an Allsup employee.*

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