

## Social Security Newsletter

This is a newsletter of interest to professionals who provide services to potential Social Security disability and SSI claimants. © 2012

March 2012

### The Dirty Dozen: 12 Biggest Mistakes Claimants Make

*Here are some of the biggest mistakes we see people make in applying for disability benefits:*

- 1. NOT APPLYING** soon enough – months of eligibility can be lost.
- 2. TAKING 'NO'** for an answer - not appealing a denial.
- 3. TAKING 'YES'** for an answer – accepting a late onset date and thus reducing the back benefit award.
- 4. NOT VERIFYING** that all medical records are in the file.
- 5. NOT REQUESTING** that prior applications be reopened.
- 6. NOT GOING** for regular treatments for claimed disabilities.
- 7. MISSING APPEAL** deadlines, or not applying again if this happened.
- 8. BELIEVING THAT** a simple note from a doctor saying you are "disabled" is enough to win.
- 9. FILLING OUT** claim forms or online applications before talking to a local lawyer.
- 10. NOT CONSIDERING** depression as an aspect of a disability.
- 11. NOT KNOWING** that you can be eligible for workers' compensation, VA benefits and other private insurance programs at the same time as Social Security disability payments.
- 12. THINKING YOU** can't afford a lawyer: fees are only paid if you win.



**Why are these costly mistakes? If they are made, how can they be remedied? We'd be glad to talk with service providers to inform their actions.**

#### Free Disability Seminar

We can conduct a seminar at your location to help your patients or clients win Social Security disability cases. We can talk directly to a group of clients, or speak to social workers and other staff who treat and assist the disabled. We can share our expertise with members of support

groups, community organizations, or anyone in the medical/social service delivery network. If you are a professional and need to complete continuing education credits, we may be able to assist you in obtaining those credits with a customized seminar.