

TOP 10 SOCIAL SECURITY DISABILITY QUESTIONS

1. How do I apply for Social Security?

You can apply for it over the phone, over the internet or in person. If you are disabled and cannot work, do not wait. Every day you wait may affect whether you win, how much you win and how long it takes to win. Besides it costs nothing to apply, other than your time. If you need help after you initially apply by phone, over the internet or in person, call Cohen Law Offices at 814-693-0500 to set up a free appointment so I can represent you from start to the time you win. There is absolutely NO cost to you, unless I win for you.

2. What is the difference between SSI and SSDI?

SSI is the abbreviation for Supplemental Security Income. You can receive this type of benefit if you are found totally disabled, unable to sustain full time gainful employment (full time means income per month is below a certain level), if your household has limited financial resources and you have limited SSDI benefits or are below a certain threshold amount. To determine if you are eligible for some, all or none of these benefits, Social Security will look at your household income and a number of other factors.

SSDI is the abbreviation for Social Security Disability Income. You can receive this type of benefits if you are found totally disabled and unable to sustain full time gainful employment, and have paid Social Security tax for 5 of the last 10 years. The Social Security Administration looks at whether you have worked 20 of the last 40 quarters (i.e. the last ten years equals 40 total quarters).

3. I filled out everything they asked and just received a denial. What happened?

Most people get denied. DO NOT GIVE UP! I will help you win your case. Don't let time run out. You are only given 60 days to file an appeal. It takes less than an hour to file your appeal, but I need your signature and must get the appeal sent to the Social Security Administration before the deadline. Preparing your case is what I love to do and it costs you nothing. I pay all the costs and if you win then you reimburse me for those costs. I get paid on a contingent fee basis, which is withheld from your case by the Social Security Administration when I win your case. The fee is 25 % of past due benefits up to a maximum of \$6,000. For example if you win from 24 months ago and your benefit rate is \$1,500 per month you would likely receive a back payment of 18 months because Social Security considers the first full 5 months as non-pay months. (You would be entitled to 18 months x \$1,500 per month = \$27,000 of past benefits – they will subtract 25% for attorney fees (\$6,750), however, I only am entitled to receive \$6,000, so you get the extra \$750). You would only be responsible to reimburse me for the records we obtained in pursuing your case.

4. If I am off work for 9 months, can I get Social Security Disability?

Eligibility for Social Security Disability is only for those people who are unable to sustain full-time employment as a result of a disabling condition which is expected to last 12 months or more. So in your case, 9 months would not give you eligibility for Social Security Disability.

5. I am under 50 and was told by another attorney that they would not take my case because I won't win. Should I appeal or just give up?

I win many cases for individuals under 50. I never trust that anyone else has any idea if you will win. I have won so many cases that on their face seemed difficult, that I do not ever try to predict the outcome. I do prepare your case

so that you have the best chance of winning. I have won many cases for people when other lawyers had declined to take their cases. I love to win when others give up! Many of my winning clients have said that the other lawyers never even met or talked with them, while others say that other lawyers rejected their cases only days or weeks prior to their hearing. Many say they never saw an experienced social security lawyer but, instead, they had secretaries, paralegals, legal assistants or inexperienced Social Security lawyers take on their case at the time of the hearings.

I am a proud member of the National Organization of Social Security Claimants' Representatives (NOSSCR), the most renowned organization for Social Security lawyers in the entire country. I will personally handle your case from start to finish. Initially, I will meet with you and if I take on your case, I only use secretaries or paralegals to get our medical records and reports. I prepare your case for the Hearing before the Administrative Law Judge, not some non-lawyer. My experience shows that the more I know and prepare your case personally, the more likely I will win.

- 6. I got denied! Ugh. I am 51 years old and have worked all my adult life in a factory, but the pain in my back is so severe that I had to quit working. They said I could do other work. What does that mean, I can't stand on my feet for longer than an hour before I must lie down or my legs go numb. What should I do?**

Call me right away and let my office appeal your decision. I will take the time to look at why Social Security got yours wrong. Every day I review decisions with clients and agree with them that they should have won their Social Security Disability benefits. Once I take on your case, I get to see the entire Social Security file. Many times it was improperly reviewed or the Social Security Administration failed to get good reports from the treating doctors even though you asked them too. I will go the extra mile to obtain your medical records, reports and evaluations, which in many cases make a big difference in supporting your case. If that does not work, I love to go to the

Social Security hearings with you. I personally appear at the hearings, not some paralegal or legal assistant. I have more than 12 years of winning benefits for disabled individuals under my belt. Let me help you get the money and benefits you deserve.

7. What factors does the Social Security Administration consider to determine whether I am disabled and eligible to get disability?

To WIN your Social Security Disability Benefits, the Social Security Administration is required to consider your age, level of education, work experience over the past 15 years, and type(s) of disability you are suffering from. For each one of those areas, I will sit down with you and explain whether those factors can be helpful to your individual case. I will review all of your physical and mental conditions and limitations with you. I win cases when I can carefully explain how your conditions preclude not only your past work, but other work which the regulations make you eligible for.

8. My family doctor says I'm disabled! Why isn't that enough to get disability?

Your family doctor's opinion does matter, but for Social Security to consider a doctor's opinion, he or she must provide strong support for the conclusion that you are disabled. When clients have hired me for their case, I send detailed requests with explanations to the doctors to help them explain to Social Security your specific limitations. I invest the time and money in your case so that you are more likely to win your case.

9. I cannot go back to my past job! Isn't that enough to get disability?

Depending on your age, your inability to do your past jobs is only one thing Social Security considers when considering you for disability. It is very important to discuss your past employment over the past 15 years with me

and whether any of those jobs have given you skills which you can use in other fields without significant training (SSA calls it transferable skills). Winning Social Security Disability is difficult and frustrating, however, I am here to help you WIN! I have handled hundreds of cases and will handle your case for NO fees or costs unless you WIN. Give **Cohen Law Offices a call at 814-693-0500** before it is too late, so you can have someone who understands the rules give you the best chance of winning.

10. What if the deadline for my appeal has already passed?

If your deadline for your appeal has already expired, you may need to file a new claim for Social Security Disability benefits. However, if you have a good reason for missing the deadline, I may be able to save your appeal. Please call my office as soon as possible after the expiration of the appeal, so that your chances of success are the greatest.