

# SOCIAL SECURITY DISABILITY BENEFITS & BEYOND

THIRD QUARTER 2011 ISSUE



JAN DILS brings her expertise to issues that affect you and millions of other Americans every day. Her knowledge encompasses vital areas for Social Security disability benefits and related appeals and claims. With a practice that focuses on the people, Jan Dils ensures you get answers and the right results.

Perhaps a change in the weather is coming? Fall is always a time to take a deep breath as we head into the hectic holiday season. You certainly don't need the additional stress of fighting for the benefits you so deserve.

We want you to know that we are here for you. The endless paperwork, red tape and delays can be overwhelming. We're here to help you navigate the process and get you the benefits that you and your family deserve. Nothing makes our job more gratifying than going to bat for you – and winning.

Enjoy the change of the season with assurance that we are here for you and ready to assist you.

Sincerely,

**We Won't  
Take NO  
For An Answer®**

## GET A TICKET TO WORK

The amount of money beneficiaries can earn on Supplemental Security Income is not always enough to survive on. There is always the possibility that they could lose their benefits if they start working full time, too. The Ticket to Work program allows disability benefits participants the chance to see if they are capable of work and also allows them to continue with disability benefits and Medicare.

The Ticket to Work program is free. It is run through the Social Security Administration and is open to anyone 18 to 64-years-old. The voluntary program has been providing beneficiaries with more opportunities and more money than the traditional disability benefits programs.

(Source: Green Bay Press Gazette, "People with a Disability can get Ticket to Work," Ken Hess, 19 July 2011)

1-877-JANDILS | JANDILS.COM

## IN THIS ISSUE

**SOCIAL SECURITY  
BASIC FACTS**

**GET A TICKET TO WORK**

**SOCIAL SECURITY DISABILITY  
APPEALS BACKLOG GROWS**

**OFFICE INBOX  
OFFICE NEWS AND EVENTS**

**WHAT'S COOKING!  
FEATURING:  
Sausage Stuffed Jalapenos**

**JAN DILS BLOG  
ARE DISABILITY BENEFITS  
THREATENED BY THE  
COMMISSION OF 12**

**GAMES TO WORK YOUR BRAIN  
COMMONYMNS CHALLENGE**



## SOCIAL SECURITY DISABILITY APPEALS BACKLOG GROWS

**S**ocial Security Disability Insurance is an important program that gives financial assistance to people who lose their ability to work because of a long-term physical or mental health condition. Unfortunately, people who need Social Security disability benefits are often confronted by an overburdened application and appeals system, which appears to be filled with red tape and delays.

Disability applicants initially apply to local Social Security offices. The local offices handle the initial review of disability claims. Applicants who have their claims denied twice are entitled to appeal the decision to one of the Social Security Administrations administrative law judges.

Although the Social Security Administration has made it a priority to speed up the process for people who need disability benefits, the appeals process continues to be a cause of concern. According to the Transactional Records Access Clearinghouse (TRAC), more than 728,000 Americans are waiting for an appeal hearing on their Social Security disability benefits claims that have been initially denied. This shows a 5 percent increase in pending cases over the last year.

Wait times for appeals cases peaked in 2008 at 514 days. The Social Security Administration has stated that its goal is to reduce the average wait time for appeals from 367 days, where it presently stands, to 270 days by 2013. In light of the recent

statistics from TRAC, that goal appears to be in doubt.

Because Social Security benefits are so necessary for many people who are unable to work, it is important to be as prepared as possible at all stages of the disability process. If you have questions about applying for benefits or appealing a disability denial, Jan Dils can help.

---

(Source: USA Today, "Backlog grows for Social Security appeals," Kevin McCoy, 6/19/2011)

# OFFICE INBOX

## STAY PLUGGED INTO THE PRACTICE

**Going to the Chapel** – The date is October 1st. The place is Selma, Alabama. The colors are cabernet and, of course, white. On that day, Jan Dils attorney **Blaire Wood and Chuck Hudson** will tie the knot at her home church and celebrate afterward with a reception at a historical antebellum house. Very romantic! Best wishes to both of you!

Also, please join us in wishing all the best to **Casey**, a Scheduling Specialist in the Case Development Department here at Jan Dils. Casey and her new husband Justin were married on August 27th and enjoyed a beautiful tropical honeymoon. Congratulations to the new **Mr. and Mrs. Justin Knotts!**

**Welcome Aboard** – The Charlotte Office of Jan Dils, Attorneys at Law, welcomes **Emily Childers**. Emily, who is the Team Leader of the Leads Department, recently transferred from the Parkersburg, WV office. We are thrilled to have her as part of the Charlotte office team. Stop by and say hello when you have a moment!

**It's a Boy!** – Congratulations to **Seth Shockey**, who works in our Leads Department, and his wife Marissa on the birth of their son, **Xander Michael Shockey**, born August 22. Xander weighed in at 7.9 oz. and 19.5" long – Congratulations on the newest member of the Shockey family!



## IT'S TIME TO...

...Be Ready! **September is National Preparedness Month.** Would you and your family be prepared in the event of an emergency? Be prepared! Assemble an emergency supply kit, make your emergency plans, stay informed and get involved in helping your family, your business and your community be ready for emergencies.

...Be nice to family, friends, neighbors and strangers and say "thank you." **September is National Courtesy Month** and **September 21st is World Gratitude Day.**

...Adjust to shorter days - **September 23rd is the first day of Autumn.** The time of the Autumn Equinox begins, when the days get shorter, and day and night are approximately equal in length.

...Get a mammogram! **October is National Breast Cancer Awareness Month.**

...Remember EDITH! "Exit Drills In The Home." **National Fire Prevention Week begins October 9th.**

## SAUSAGE STUFFED JALAPENOS

From the Kitchen of Beverly Geiger, a Member of Our Jan Dils Family

**Prep Time:** 20 minutes preparation, 20 minutes baking time

### YOU'LL NEED

- 1 pound ground pork sausage
- 1 (8 ounce) package cream cheese, softened
- 1 cup shredded Parmesan cheese
- 1 pound large fresh jalapeno peppers, halved lengthwise and seeded  
*(make sure you wear rubber gloves when working with jalapenos)*
- 1 (8 ounce) bottle Ranch dressing (optional)



Preheat oven to 425 degrees F. Place sausage in a skillet over medium heat, and cook until evenly brown. Drain grease. In a bowl, mix the sausage, cream cheese, and Parmesan cheese. Spoon about 1 tablespoon sausage mixture into each jalapeno half. Arrange stuffed halves in baking dishes. Bake 20 minutes in the preheated oven, until bubbly and lightly browned. Serve with Ranch dressing.

## Are Disability Benefits Threatened by the Commission of 12

Blog post for August 3, 2011

It seems the concerns previously touched on in this blog-the impending debt default and its affect on disability benefits and Supplemental Security Income-were all for naught. In the 11th hour, both houses of Congress passed and President Barack Obama signed a debt deal that protected the United States from defaulting on its own debt. Not only that, but the legislation didn't touch Social Security.

There is still concern about the fate of Social Security as another \$1.5 trillion in government spending is on the chopping block. The Commission of 12, a group of six senators and six representatives from both parties will make those cuts.



## FOLLOW THE BLOG

To learn more about what's going on with Social Security funding and how it affects you, visit [www.wvsocialsecuritydisabilityblog.com](http://www.wvsocialsecuritydisabilityblog.com)

## Games to Work Your Brain

### COMMONYMS: TAKE THE CHALLENGE

You're probably wondering what is a *commonym*? A *commonym* is a list of words that have a common trait in the three words/items listed. For example: the words; A Ball - A Fish - A Cold... they are caught. This challenge will make you think!

1. A Bull - A Car - A Shoe Salesman
2. A Courtroom - A Dugout - A Park
3. A Football Team - A Phone - A Stereo
4. Yellow - Black - Baltic
5. Dark - White - Milk
6. Steak - Spaghetti - Tartar
7. A Bobbin - Spider Webb - A Screw
8. Tow - Row - Show
9. Rally - Stock - Drag
10. Families - Trees - Hair

- Answers:
11. They all have horns
  2. They have benches
  3. They have receivers
  4. Seas
  5. Chocolates
  6. Sauces
  7. They have threads
  8. Boats
  9. Car races
  10. They have roots



**WE'RE MORE  
THAN JUST A LEGAL PARTNER**



**SOCIAL SECURITY BASIC FACTS**

- In 2011, nearly 55 million Americans will receive \$727 billion in Social Security benefits.

**DECEMBER 2010 BENEFICIARY DATA**

<b>Retired workers</b>	35 million	\$40.7 billion	\$1,175 average monthly benefit
<b>Dependents</b>	2.9 million	\$ 1.7 billion	
<b>Disabled workers</b>	8 million	\$8.8 billion	\$1,068 average monthly benefit
<b>Dependents</b>	2 million	\$ .6 billion	
<b>Survivors</b>	6.4 million	\$6.3 billion	\$1,134 average monthly benefit

- Social Security is the major source of income for most of the elderly.

- Nine out of ten individuals age 65 and older receive Social Security benefits.
- Social Security benefits represent about 41% of the income of the elderly.
- Among elderly Social Security beneficiaries, 54% of married couples and 73% of unmarried persons receive 50% or more of their income from Social Security.
- Among elderly Social Security beneficiaries, 22% of married couples and about 43% of unmarried persons

rely on Social Security for 90% or more of their income.

- Social Security provides more than just retirement benefits.

- Retired workers and their dependents account for 69% of total benefits paid.
- Disabled workers and their dependents account for 19% of total benefits paid.
- About 91 percent of workers age 21-64 in covered employment in 2009 and their families have protection in the event of a long-term disability.
- Just over 1 in 4 of today's 20 year-olds will become disabled before reaching age 67.
- 67% of the private sector workforce has no long-term disability insurance.
- Survivors of deceased workers account for about 12% of total benefits paid.
- About one in eight of today's 20 year-olds will die before reaching age 67.

- About 97% of persons aged 20-49 who worked in covered employment in 2009 have survivors insurance protection for their young children and the surviving spouse caring for the children.

- An estimated 157 million workers, 94% of all workers, are covered under Social Security.
- 50% of the workforce has no private pension coverage.
- 31% of the workforce has no savings set aside specifically for retirement.
- In 1940, the life expectancy of a 65-year-old was almost 14 years; today it's almost 20 years.
- By 2036, there will be almost twice as many older Americans as today ~ from 41.9 million today to 78.1 million.
- There are currently 2.9 workers for each Social Security beneficiary. By 2036, there will be 2.1 workers for each beneficiary.

(Source: [www.ssa.gov/pressoffice/basicfact.htm](http://www.ssa.gov/pressoffice/basicfact.htm))