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Jan Dils July Social Security Newsletter

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& VETERANS DISABILITY**  
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One of the things that makes our team so successful is our focus on the details. I am really proud of the fact that we have developed the experience and the expertise to tackle even the most complex cases, so our clients are free to focus on their own health and well-being. But we always make sure that our clients are informed every step of the way. There are some basic questions that we are frequently asked along the way. For the next few months, we will cover some of those FAQs in an article called "Back to Basics". The first installment is included here—if you have additional questions that we haven't covered, or if you'd like additional information on a topic we have included, please feel free to give us a call. We're



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always happy to discuss your case with you, and answer any questions you may have.

Our second article this month addresses the ways in which marriage or divorce can impact your Social Security benefits. Again, we have included some basic knowledge to give you a broad overview. If you have specific questions or concerns, just let us know.

I hope you will enjoy this month's newsletter as much as we have enjoyed putting it together for you, and I hope you and your family are able to spend some time together this summer!

Sincerely,



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Request a copy of Jan Dils easy-to-understand plan on how to apply for and win your benefits

Request a Book!

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No matter what stage you're at in the fight for Social Security Disability Insurance or Supplemental Security Income (SSI) benefits, there are some basic facts and information you should know. We've included a few topics based on the questions we're most commonly asked:

### **When your payments start**

Under the law, your payments cannot begin until you have been disabled for at least five full months. Payments usually start with your sixth month of disability. When Social Security tells you that you will be receiving disability benefit payments, the notice explains how much your disability benefit will be and when your payments start.

### **How long your payments will continue**

Generally, your disability benefits will continue as long as your medical condition has not improved and you cannot work. Benefits will not necessarily continue indefinitely. Because of advances in medical science and rehabilitation techniques, many people with disabilities recover from serious accidents and illnesses. Social Security will review your case periodically to make sure you still are disabled.

### **When and how your benefits are paid**

Social Security benefits are paid each month. Generally, the day on which you receive your benefits depends on the birth date of the person on whose work record you receive benefits. For example, if you receive benefits as a disabled worker, your benefit will be determined by your birth date. If you receive benefits as a spouse, your benefit

payment date will be determined by your spouse's birth date. SSI payments are also paid monthly, typically on the 1st day of the month and the amount will depend upon your monthly income from other sources.

### **A word about Medicare and Medicaid**

After you receive disability benefits for 24 months, you will be eligible for Medicare. You will get information about Medicare several months before your coverage starts. If you have permanent kidney failure requiring regular dialysis or a transplant or you have amyotrophic lateral sclerosis (Lou Gehrig's disease), you may qualify for Medicare almost immediately.

If you get Medicare and have low income and few resources, your state may pay your Medicare premiums and, in some cases, other "out-of-pocket" medical expenses such as deductibles and coinsurance. Only your state can decide if you qualify. If you receive SSI benefits, you will also qualify for Medicaid. Fortunately, for Medicaid recipients there is generally no waiting period to receive this benefit.

To find out if you do, you can contact your state or local welfare office or Medicaid agency. Also, more information is available from the Centers for Medicare & Medicaid Services by calling the Medicare, toll-free number, **1-800-MEDICARE (1-800- 633-4227)**. If you are deaf or hard of hearing, you may call **TTY 1-877-486-2048**.

*Source: <http://www.socialsecurity.gov/pubs/EN-05-10153.pdf>*

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## MARRIAGE, DIVORCE, AND SOCIAL SECURITY BENEFITS

If you get married or divorced, your Social Security benefits may be affected, depending on the kind of benefits you receive. If your benefits are stopped because of marriage or remarriage, they may be started again if the marriage ends. The chart below helps outline a few key points about Social Security benefits and how they are impacted by marriage or divorce:

IF YOU GET:	THEN:
Your own disability benefits	Your benefits will continue.
Spouse's benefits	Your benefits will continue if you get divorced and you are age 62 or over unless you were married less than 10 years.
Disabled widow's or widower's benefits	Your benefits will continue if you remarry when you are age 50 or older.
Any other kind of benefits	Generally, your benefits will stop when you get married. Your benefits may be started again if the marriage ends.

### If you change your name

If you change your name—by marriage, divorce or court order—you need to inform Social Security of the change right away. If you do not, your benefits will be issued under your old name and, if you have direct deposit, payments may not reach your account. If you receive

checks, you may not be able to cash them if your identification is different from the name on your check.

Source: <http://www.socialsecurity.gov/pubs/EN-05-10153.pdf>



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*Jan Dils keeps you updated on Social Security disability benefits news and important issues that matter the most. We not only focus on Social Security Disability, we also provide legal assistance for Veterans Disability Benefits. We understand the claims process and specialize in making sure Veterans receive the proper representation needed for receiving benefits. For more information on our Veterans Disability services, please visit [www.fight4vets.com](http://www.fight4vets.com)*

**FIGHT4VETS.com**

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Jan Dils, Attorneys at Law, handles Social Security disability and Veterans' disability claims for clients throughout West Virginia with offices located in Parkersburg-Beckley-Charleston-Huntington-Logan as well as one additional office located in Charlotte, North Carolina. But regardless of where you are located we are able to serve you or a family member Nationwide.

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