

Be Prepared!

Filing and winning SSD or SSI is a long and tedious process that is difficult to cope with when you are feeling bad. But you must keep up your case, or you will lose everything you're working towards!

1. Learn about the SS system and your rights. <http://www.ssa.gov/>
2. When you file, take copies of all your medical records with you and any other substantiating information. Note that psychological disability cases get better results than cases based on physical disabilities.
3. Once you apply for SSD/SSI and have an open case you should be able to apply for MediCal and public aid. Apply for Food Stamps too.
4. File an appeal if and when your SS claim is denied.
5. Get a SS attorney after your case has been denied for the first time. Your attorney is paid when you win, from a % of your back pay as well as through a fund provided at the state or fed level.
6. Always keep an SSD or SSI case open till you win, even if you have to re-apply while a previous case is waiting to be heard. If you let your case lapse, you will lose the ability to go after back pay!
7. Get a Doctor and or psychologist on your side. Get two if you can. You must see a doctor at least every two months.
8. Keep journals of your symptoms, doctor appointments, medications, etc.
9. If you don't have medical insurance, sign up with the county for coverage.
10. Do NOT Work While waiting for your hearing, or through out the process. Because, even if you can't do your particular job; Social Security will figure out that you can do equal but different work. They assess your experience and education level within your job title. If they find that you can do a different kind of work, they can deny you. If you apply for work and are not hired due to your physical or mental problems, this shows that you tried to work, but was unable to due to reasons you could not control. HOWEVER, if you have a substance abuse issue, you need to prove that you had mental or physical problems first.
11. File an appeal at EVERY denial!

12. Always add new information as often as you can, even if they say you have to do it by a certain time. Always keep copies of everything! All your medical records, names of doctors, therapists, jobs you had, employment denial letters, all paperwork you file with SS.

13. The court gets your file from SS, but it takes them 3 months or so to schedule a date. Your lawyer can speed up your disability hearing by sending a "Dire Need" letter. In a dire need letter a claimant points out the severity of their financial circumstances. See this site for help.

<http://www.disabilitysecrets.com/how11.html>

Reduce and Conserve if You Can

If you can no longer work, you need to reduce your expenses and create some income. What follows is a list of possible changes you can choose to make. Choose changes that fit best for you and make those changes now, waiting can create larger problems to deal with. Be careful and wise.

Get rid of or reduce your cable or satellite service

Get off dsl and on to dial up service,

Stop magazines and get a refund,

Stop newspapers,

Get on Care (low income) programs for all utilities,

Check with your utility companies for other programs that may help you.

Get "Life Line" (low income phone plan) and or limit your phone service area.

You can get phone service through skype or other internet service for nearly nothing.

Use a phone card to make toll calls, if you normally don't make many.

Defer car payments as needed, call your loan company to see if you can.

Don't let your car payment get behind or they won't allow you to defer a payment or two.

Trade in an expensive car for one of lesser value, if you have to.

Make payment arrangements with outstanding debts.

For medical bills not covered by insurance. Try applying to the place that gave you medical service for any low income program they have to pay up the debt.

Shop at the thrift store for cloths

Contact your county for local free food give-away programs.

Sell stuff on e-bay.

Rent out a room

Rent out your garage to someone wanting to store something. At least is will be some income.

Cash in life insurance plan if you need the money and are not terminal.

Check with your church for any help programs they have.

Waiting for your SSD and SSI case to be approved and paid, can take years, so make changes now to your living style! And keep pursuing your medical care and tests as needed.

This information is provided as a courtesy. No promises are made or implied with the information provided here. Use this advise at your own risk.

Good luck.