

## **Social Security Disability and Supplemental Security Income**

### **What are Social Security Disability and Supplemental Security Income?**

There are two programs administered by the Social Security Administration: Social Security Disability and Supplemental Security Income. Under both programs, disability means that you cannot perform any job in the national economy.

Social Security Disability (SSD) is a program that is part of the Old Age Survivor program, or what is normally thought of as what you receive from Social Security when you retire at age 66.. After you are on SSD for two years, you become eligible for Medicare benefits. You can have income from any source other than earned income and any assets you have are not counted for eligibility. In other words, you can be a millionaire and be eligible for Social Security Disability.

Supplemental Security Income program (SSI) is like Public Assistance. It is for those who are disabled and who have never worked or who have not worked enough to be eligible for Social Security Disability. In order to qualify for SSI, you cannot have assets over \$2000.00 (\$3000.00 if you are married), a residence and one motor vehicle. You also cannot have income in your household from any source that is from income, rents, profits or dividends, in excess of the set amount based on how many live in your household. You become eligible for Medicaid benefits if you are eligible for one dollar of SSI benefits.

### **How do you apply for Disability?**

The procedure for obtaining disability benefits is to apply for benefits either at the Social Security Office or over the internet. The Social Security Administration will want to know your past employment, your education and information on the doctors and hospitals you have used. They will want to know what medication you are taking. They will send for medical records and make a decision whether you are eligible. If you are denied, you have to request a hearing before an administrative law judge, who will make a decision on whether or not you are eligible. If he denies you benefits, you have a right to review by the Appeals Council of the Social Security Administration and a right to review by the United States District Court. There is no fee to apply for benefits.

### **Why do you need an attorney to represent you before the Social Security Administration?**

The disability law is a result of legislation and regulations, as well as decisions that form what can be a peculiar view of what is "disability". It is not easy to get disability. Each person is considered on a case-by-case basis. Often, a finding of disability will turn on a consideration of your particular condition.

The presentation of what your condition is and how your condition fits into the framework of the Law of Disability is best made by a third person. First and foremost, you need a lawyer who can present the facts of your condition to the Social Security Administration as being disabling under the law and regulation.

### **What is the cost of having an attorney represent me?**

The fee for representation before the Social Security Administration is a contingent fee of 25 per cent of the past due benefit. What that means is that if you lose your claim, you would owe nothing for the representation of the Attorney. If you win, you would owe 25 per cent of what the Social Security Administration would pay you for what they would owe you from the time you file until the time you receive your award. Once you win, you do not have to pay anything from your future payments from the Social Security Administration.

Attorney John Morgan does not charge you for an appointment to discuss your claim and decide whether you want him to represent you.

### **Why should Attorney Morgan represent me?**

Attorney Morgan has been representing people such as you for over 39 years before the Social Security Administration to obtain Social Security Disability and Supplemental Security Income benefits. He understands what is needed to win your claim, and understands how to obtain the information for your claim to be successful.

Also, Attorney John Morgan has his sole office at 115 South Washington Street in the City of Butler. He lives and has lived in the Butler Community. He will represent you personally. He does not refer you case to another attorney. He is available for you to contact in your town to keep up on what your condition is and on how your case is proceeding.

### **Whom should I call if I have any question?**

Call my office at 724-283-2992 and speak to me. I take telephone calls. If I am not in my office, I will call you back as soon as possible. Again, there is no charge for me to talk to you.