Disability Does Not Mean Defeat
Navigating the Complex Social Security Disability Application Process

GOLDEN GRAINE

Katie M. Golden
Professional Patient, Advocate, Writer
Ups and Downs of Applying for SSDI

- Healing is NOT Linear
- Learn the Lingo
- Expectations
- CEO of Your Health
- Drafting your Dream Team
- Why Being Disabled is a Full-Time Job
- Rx Advocacy
Healing is Not Linear

Neither is the Disability Process!
Learn the Lingo

**Family Medical Leave Act (FMLA)**
Federal law that protects your job & health insurance for 12 weeks (cumulative) during a 12 month period to care for a loved one or for yourself. Does NOT provide income.

**Short-Term Disability (STD)**
Policy often offered through your employer that pays you a certain amount per day up to 90 days. Often used for maternal or paternal leave. May be a 12-month waiting period for pre-existing condition.
Learn the Lingo

**Long-Term Disability (LTD)**
- Private policy that may or may not be provided by your employer. Payments kick in after 90 days or when STD has ended.
- Requires monthly or quarterly medical records, forms, proof of any other income.
- May eventually require you to apply for SSDI.

**Centers for Medicare & Medicaid (CMS)**
Learn the Lingo

Social Security Disability Income (SSDI)

- Financial payments provided by the federal government.
- Annual increase in monthly payments based on CPI index.
- Eligible for Medicare two years after approval.
- Depending on condition, re-evaluation may be required every 3 to 5 years.
- Applicants with certain conditions may be awarded benefits for life with no re-evaluation needed.
# Learn the Lingo - Key Differences

<table>
<thead>
<tr>
<th></th>
<th>FMLA</th>
<th>Short Term</th>
<th>Long Term</th>
<th>SSDI</th>
<th>Medicare</th>
<th>Medicaid</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Federal Law</td>
<td>Employer benefit or need to buy private policy</td>
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<td>Federal Benefit</td>
<td>Federal healthcare</td>
<td>Federal healthcare</td>
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<tr>
<td>Does NOT</td>
<td>provide Income, can use vacation time, sick time as a source of income</td>
<td>Monthly income from Fed Gov’t. Can earn extra money</td>
<td></td>
<td>Available two years after SSDI approved</td>
<td></td>
<td>Needs Based, can be awarded while applying for SSDI</td>
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<td>Applies to companies with 50 or more employees</td>
<td>Not Taxed</td>
<td></td>
<td>Cost to you for coverage (around $130 per month)</td>
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Expectations

- 8.5 million Americans receive SSDI
- In 2020, the average monthly SSDI payment is $1,260 = \$15,120 \text{ per year}.
- Can make up to $1,260 per month & receive SSDI
- The federal poverty level for one person is $12,760 and $17,240 for two people.

- 70% of all disability applications are denied the first time
- Half of those who get an initial denial pursue an appeal
- In 2019, 53% of applicants were approved
- Only 4 out of 10 applicants are ultimately approved
CEO of Your Own Health

- Drown them in details - medical records, personal letters from medical professionals, letters attesting to your condition from friends or family
- Need to list as many conditions as possible and include ALL your specialists
- Describe your typical day
- Describe your disability level
- What could you do before that you can’t do now?
- List ALL treatments and side effects
- This can be emotionally challenging, which is why you need a dream team...
Drafting Your Dream Team

● Doctor has to be in agreement. He/she is your biggest ally in the application process...so is their back office.
● Your family needs to understand and support you.
● You need a professional to help you through the process
● Hire an attorney or non-profit to work with you at the start of the SSDI application process.
● Besides an initial consultation fee, you should NOT pay a professional unless YOU get awarded benefits.
Patient Advocate Foundation

Migraine CareLine

1-866-688-3625 or migraine.pafcareline.org

Migraine Matters
Serving the Migraine Community with Knowledge

patientadvocate.org/migrainematters

Services:
- One on one case management
- Provide support gathering medical records,
- Filling out paperwork
- Appealing denials
- Meeting deadlines
- Supplying an attorney if you have to go before a judge
- Grants for financial needs
- Sample template letters

patientadvocate.org
Why Being "Disabled" is a Full-Time Job

***SEEKING APPLICANTS WITH THESE SKILLS***

- Analytics
- Accounting
- Patient Advocacy
- Medical Billing
- Insurance Underwriting
- Legalese
- Pharmacology

- Healthcare administration
- Social Security Disability
- Medicare & Medicaid
- Preference given to those with M.D., Ph.D., CPA, RN, NP or Esq. behind their name.
- No Sick Time Allowed
“Advocacy needs to be part of your treatment plan”

—Shirley Kessel, Executive Director, Miles for Migraine
GET INVOLVED!
headachemigraine.org/get-involved

CHAMP
Coalition For Headache And Migraine Patients

Declaration of Rights
Donate to the Cause
Join an Event
Share Your Story

Connect With Others
Engage on Social Media
Volunteer & Contribute Your Talents
Learn About Policy Partners
National Migraine & Headache Awareness Month

migraineheadacheawarenessmonth.org
Your illness is invisible. You are not

GOLDEN GRAINE

Join one woman’s journey to live a fulfilled life with chronic migraine and pain