Disability Does Not Mean Defeat

Navigating the Complex Social Security Disability Application Process

GOLDEN GRAINE

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MILES FOR MIGRAINE

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

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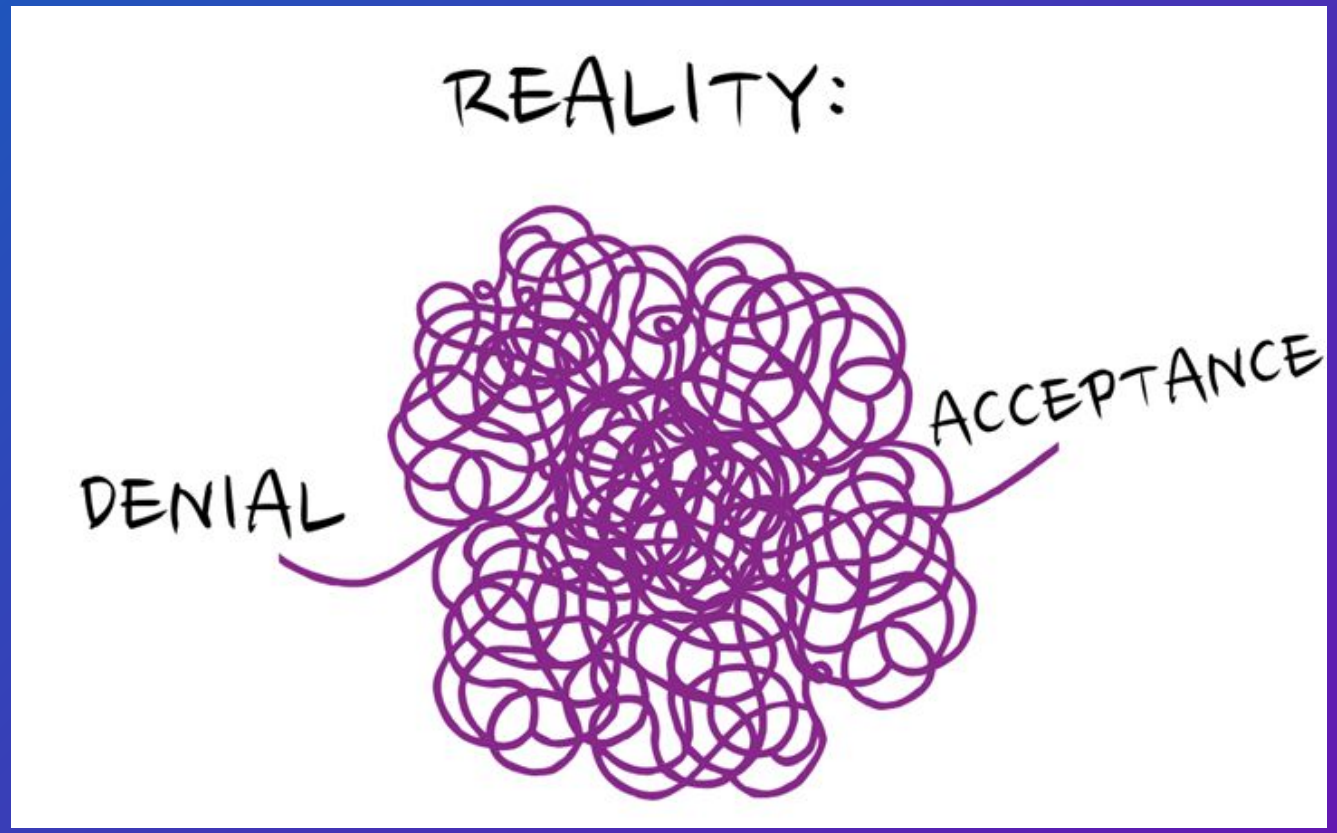
Healing is Not Linear



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)

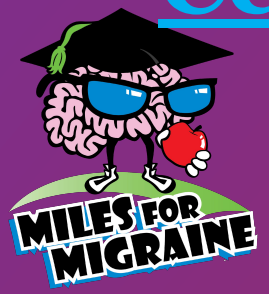
Policy often offered through your employer that pays you a certain amount per day up to 90 days. Often used for maternal or paternal leave. May be a 12-month waiting period for pre-existing condition.

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

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

Expectations

- 8.5 million Americans receive SSDI
- In 2020, the average monthly SSDI payment is $1,260 = *$15,120 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.

MILES FOR MIGRAINE

Patient Advocate Foundation

patientadvocate.org

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

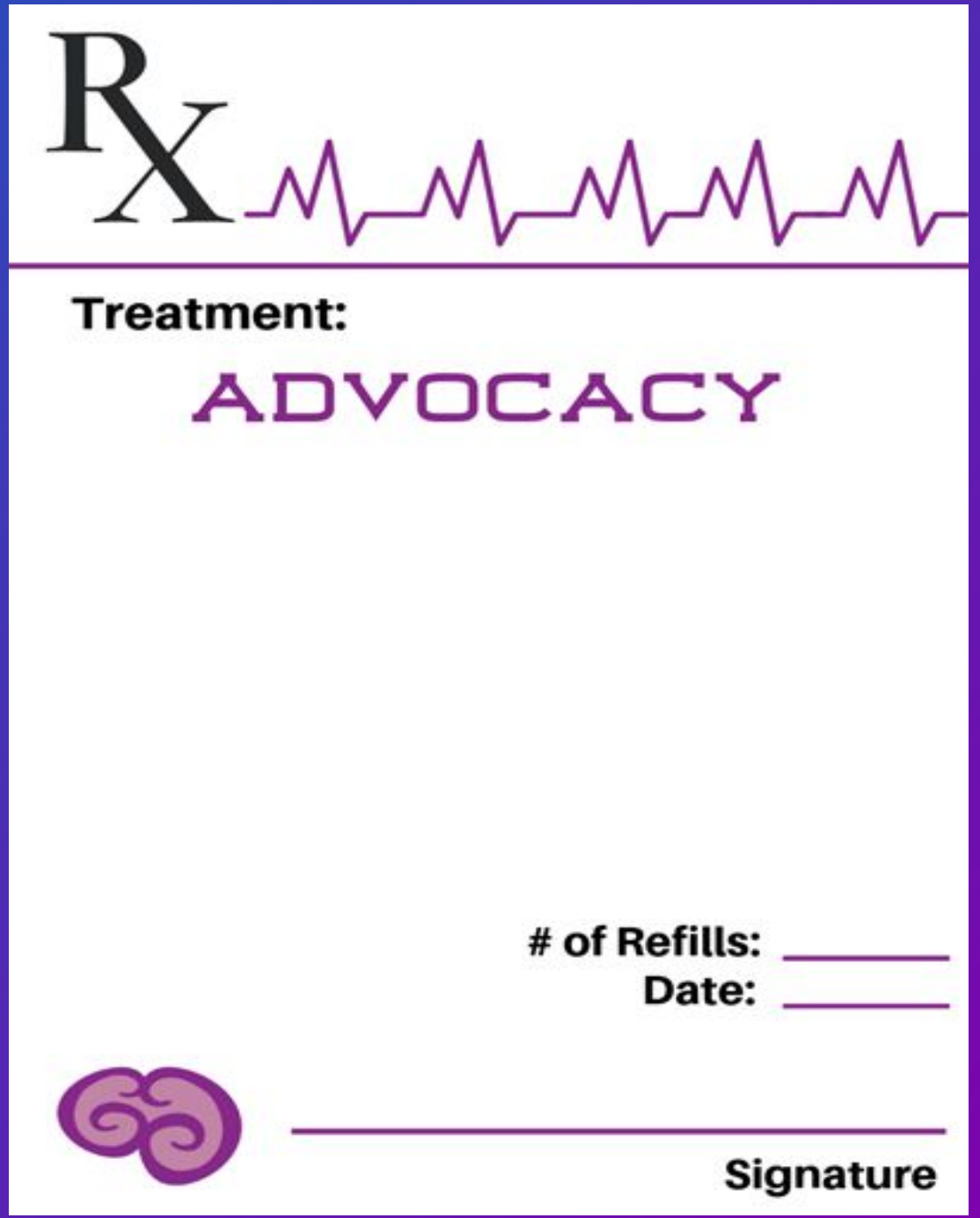
Why Being "Disabled" is a Full-Time Job

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



CHAMP

Coalition For Headache And Migraine Patients

GET INVOLVED!

headachemigraine.org/get-involved

Declaration of Rights

Donate to the Cause

Join an Event

Share Your Story

Connect With Others

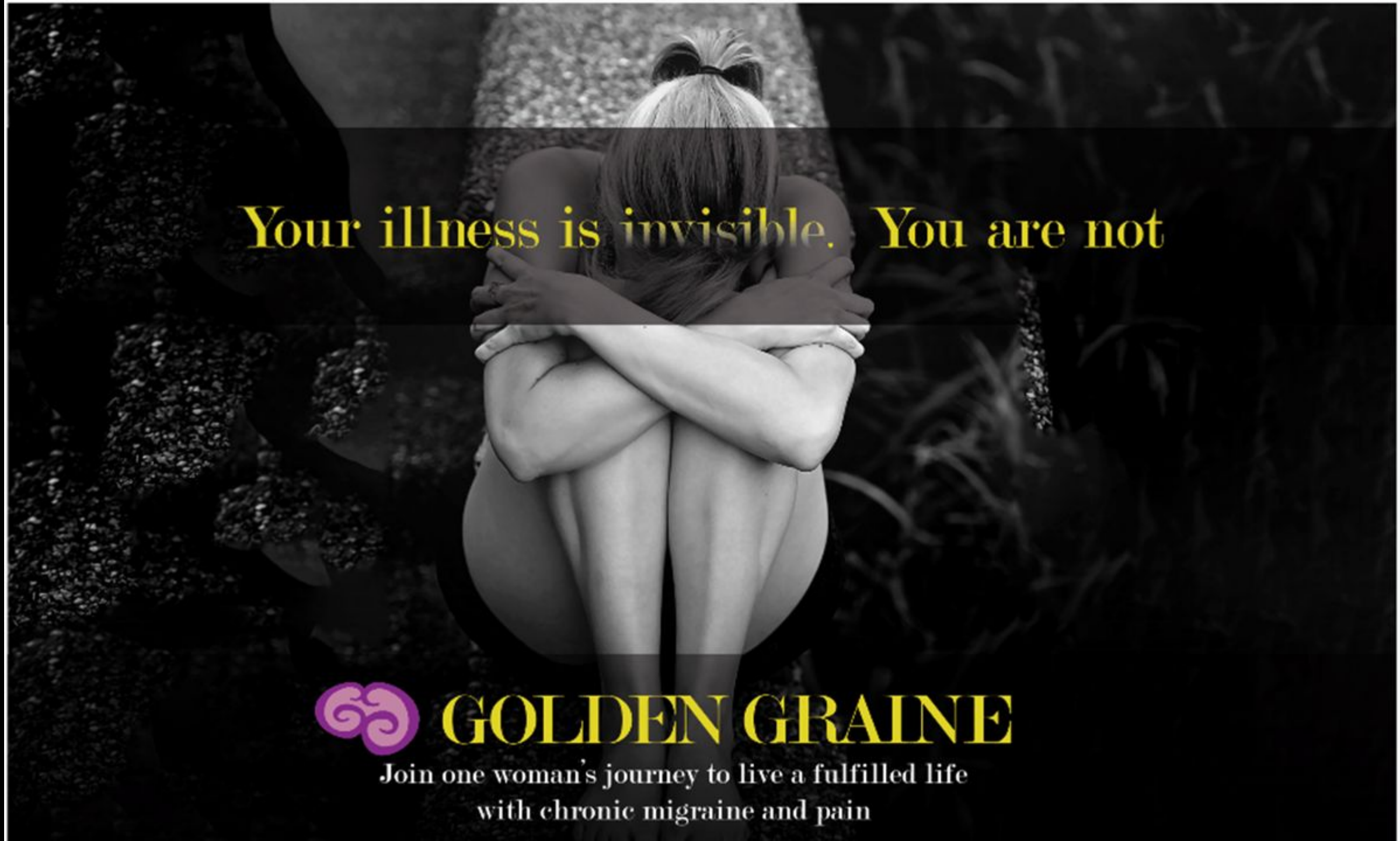
Engage on Social Media

Volunteer & Contribute Your Talents

Learn About Policy Partners

National Migraine & Headache Awareness Month

migraineheadacheawarenessmonth.org


Your illness is invisible. You are not
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Join one woman's journey to live a fulfilled life
with chronic migraine and pain