

The logo for the City Bar Justice Center features the text "CITY BAR JUSTICE CENTER" in a bold, black, serif font, centered between two thick, blue horizontal bars.

**CITY BAR
JUSTICE
CENTER**

**A GUIDE TO
SOCIAL SECURITY
DISABILITY BENEFITS
FOR
CANCER PATIENTS**

A PUBLICATION OF THE
CANCER ADVOCACY PROJECT
OF THE CITY BAR JUSTICE CENTER

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INTRODUCTION

The Cancer Advocacy Project is a legal services program of the City Bar Justice Center. Our insurance law component provides legal advice and guidance to cancer patients and survivors in areas such as private insurance, Medicaid, SSD and SSI (social security benefits) as well as federal legal rights under the FMLA (medical leave), COBRA and HIPAA (insurance portability). Our employment discrimination component provides information, advice and counseling on issues relating to workplace discrimination and employee benefits. The Cancer Advocacy Project also offers clients pro bono assistance in the preparation of a basic will, power of attorney and advance directives.

We developed this guide to help cancer patients, survivors and family members answer basic questions about Social Security Disability (SSD) and Supplemental Security Income (SSI). Through our legal work on insurance and employment matters, we speak to many cancer patients and survivors who often do not know where to turn for assistance and information. We hope this guide provides a helpful starting point for navigating their way through the SSD/ SSI process.

IMPORTANT INFORMATION ABOUT THIS GUIDE

This guide is not intended to serve as legal advice and the Cancer Advocacy Project is not responsible for the accuracy or adequacy of any of the information contained in the guide or your reliance on this information.

What Are Social Security Disability and Supplemental Security Income?

Social Security Disability (“SSD”) and Supplemental Security Income (“SSI”) are federal programs administered by the Social Security Administration that assist individuals with disabilities. “Disability” means a total disability that is expected to last for at least one (1) year. “Disability” also means you are unable to do the same work that you did prior to the onset of the disability and you are unable to adjust to another type of work because of your medical condition. This Guide will help you understand if you might be eligible for benefits under SSD or SSI.

Social Security Disability

SSD pays a monthly cash benefit to individuals who are unable to work for a year or more due to a disability. The benefits continue until you are able to work again on a regular basis, and SSD will also provide benefits to help you transition back to work. If you are receiving SSD benefits when you reach “retirement age,” your SSD benefits will convert to the general retirement benefits, but the amount you receive will remain the same. Retirement benefits are discussed below in the section entitled “Social Security (General).”

You must meet two criteria in order to qualify for SSD. First, you must have worked for a requisite period of time, thus having earned “work credits.” The number of work credits needed depends on your age when you become disabled. The general rule is this: You need forty (40) credits, twenty (20) of which were earned in the last ten (10) years ending with the year you become disabled.¹ You can earn a maximum of four (4) work credits per year. However, the amount for a credit changes each year. In 2009, you earn one (1) credit for each \$1090 of income. Thus, once you’ve earned \$4,360, you’ve earned the maximum four (4) credits for 2009.

Second, your medical condition must meet Social Security’s definition of disability. “Disabled” for an adult generally means you have a “medically determinable physical or mental impairment which results in the inability to engage in any substantial gainful activity, AND can be expected to result in death or has lasted or can be expected to last for a continuous period of not less than 12 months.” Medical conditions are discussed below in the section entitled “Disability Evaluation for Social Security Disability and Supplemental Security Income.”

¹ The following rules apply to individuals who become disabled when they are under the age of thirty-one (31):

- ❑ “If you become disabled before age 24, you generally need 1½ years of work (six credits) in the three years before you became disabled.”
- ❑ “If you are 24 through 30, you generally need credits for half of the time between age 21 and the time you became disabled.”

Supplemental Security Income

SSI is a separate federal program from SSD, and it is funded by general tax revenues rather than Social Security taxes. This program aims to assist low-income disabled individuals, including the blind and aged, by providing them with cash for food, clothing, and shelter.

You must meet several criteria in order to qualify for SSI. First, you must be blind, aged (65 or older), or disabled. As stated above, “disabled” for an adult generally means you have a “medically determinable physical or mental impairment which results in the inability to engage in any substantial gainful activity, AND can be expected to result in death or has lasted or can be expected to last for a continuous period of not less than 12 months.”

Second, you must meet all of the following criteria:

- have limited income²
- have limited resources³
- be a U.S. citizen or be in a certain category of aliens
- be a resident of one of the fifty states
- not be absent from the country for a full calendar month or more than thirty (30) consecutive days AND
- agree to apply for any other cash benefits to which you may be entitled (such as pensions or Social Security)

Differences Between Social Security Disability and Supplemental Security Income

As discussed above, the main difference between these two federal programs is that SSD is provided based on a disabled individual’s prior taxable work, while SSI is provided based on a disabled individual’s current financial need.

For SSD, you must have earned sufficient credits based on taxable work to be “insured” for this program. And the amount of the monthly disability benefit is based on your lifetime average “earnings record” as an insured worker.⁴

For SSI, the monthly benefit payment varies up to the maximum federal benefit rate,⁵ which may be supplemented by the state you live in⁶ or decreased by your some of your income and resources.

² Examples of income are money you earn from work, money you receive from other sources such as Social Security and unemployment benefits, or free food or shelter.

³ Examples of resources are cash, bank accounts, stocks, land, vehicles, personal property, life insurance, or anything else you own that could be converted to cash and used for food or shelter. The limit for resources for individuals is \$2,000 and for couples is \$3,000.

⁴ The annual Social Security Statement sent to all working individuals tells you how much you would get if you became disabled at the time the Statement was prepared.

See the “Glossary of Terms” at the end of this Guide for information on the different payment dates for SSD and SSI.

Social Security (General)

Pursuant to federal law the Social Security Administration aims to advance the nation’s economic security by paying retirement, disability, and survivor benefits to workers and their families. Individuals receive work credits based on earnings at their jobs or in their own businesses. These work credits remain with you even when you change jobs or are temporarily unemployed. You build up a “work history” and this is then used to determine your eligibility for retirement and disability benefits.

The Social Security Act

During the time of the Great Depression the poverty rates among senior citizens exceeded 50%. Franklin D. Roosevelt signed the Social Security Act into law in 1935. The Act, also referred to as the “Old Age Pension Act,” aimed to encourage citizens who reached retirement age “to give up their jobs and thus give to the younger generation greater opportunities for work and to give all a feeling of security as they look toward old age.” The Social Security program is one of the most popular government programs in American history.

Title II of the Social Security Act is called “Federal Old-Age, Survivors, and Disability Insurance Benefits.” Except for SSI, which is covered by Title XVI of the Act, most of the information in this Guide is covered by Title II.

There are several sections of the Social Security Act that give the Commissioner of Social Security a broad authority to issue “regulations.” Every year these regulations are incorporated in the Code of Federal Regulations for Social Security. Therefore, the laws covering Social Security can be found in the Act itself and in the Code of Federal Regulations. Social Security “rulings” are policy statements based on past case decisions; these rulings, which do not have the same authority as the Act or the Regulations, are nonetheless binding and are relied upon in adjudicating cases.

Social Security Retirement Benefits

Many people associate Social Security with the benefits they expect to receive when they retire. The general rule for receipt of retirement benefits is as follows: “Everyone born in 1929 or later needs 40 credits to be eligible for retirement benefits. Therefore since you

⁵ This rate changes year by year; effective in January 2009, the maximum federal benefit rate is \$761 for individuals and \$1,115 for couples.

⁶ Some states supplement the federal SSI benefit with additional payments. If you live in one of these states, your SSI benefits will be higher. Currently the only states that do not pay a supplement are Arkansas, Georgia, Kansas, Mississippi, Tennessee, and West Virginia.

can earn four credits per year, you will need at least 10 years of work to become eligible for retirement benefits.” (The same rule applies to SSD benefits, as discussed above.) However, this does not mean you can begin receiving retirement benefits once you’ve completed your tenth year of work. “Full-retirement age” is either 65, 66, or 67, depending on your year of birth;⁷ but no matter what your full-retirement age is, you are eligible to being receiving benefits at age 62, though at a reduced rate. Simply stated, “To be eligible for Social Security retirement benefits, an individual must be at least 62 years old, have worked, paid Social Security taxes, earned at least 40 credits (10 years of work) and apply.”

The Social Security Statement that you receive in the mail each year is a record of the earnings on which you have paid Social Security taxes, and it includes an estimate of the benefits that you may receive based on these earnings. Once you begin receiving benefits, the amount will generally increase each year in order to protect you against inflation and the increase in the cost-of-living. For example, in 2008 the increase was 2.3% and in 2009 the increase is 5.8%.

Social Security Taxes

Everyone working in the United States is required by law to pay Social Security taxes on their employment earnings. The contribution rate for 2009 is 7.65% for employees and 15.30% for self-employed people. The 7.65% is broken down as follows:

- 6.2% (Social Security portion) on earnings up to the maximum taxable amount, which is \$106,800 in 2009.

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Year of Birth	Full Retirement Age
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943--1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

- ❑ 1.45% (Medicare portion) on all earnings

If you begin receiving Social Security benefits and continue to work, you must still pay Social Security and Medicare taxes regardless of your age.

The Internal Revenue Service (“IRS”) is the authority on all matters related to Social Security taxes.

Applying for Social Security Disability and Supplemental Security Income

Applying for Social Security Disability

Adults eighteen (18) years of age and over need to do two things to apply for SSD benefits: (1) complete an application, and (2) complete an Adult Disability Report. Note that you should apply for disability benefits *as soon as you become disabled*.

You can complete the application for SSD benefits in one of three ways:

- ❑ Calling Social Security’s toll-free number (1-800-772-1213)
- ❑ Visiting or calling your local Social Security office
- ❑ Completing an online application⁸
(Note that you cannot apply for SSI benefits online. If you wish to file for SSI benefits, you should contact the Social Security Administration by phone as soon as possible at 1-800-772-1213.)

The Adult Disability Report collects information about your disabling condition and how it affects your ability to work. You can complete the report in one of the following two ways:

- ❑ Calling Social Security’s toll-free number (1-800-772-1213)
- ❑ Completing an online report⁹

At the end of the report, you will be required to sign a form that gives your doctor permission to send information about your disability to Social Security.

Once you complete the Adult Disability Report, the following chain of events will occur:

- ❑ Social Security will review the report to make sure it is complete and they will contact you if there is a problem with any of the information.
- ❑ Social Security will contact you to complete the application for SSD benefits, if you did not already complete it.
- ❑ Social Security will send your forms to your State office; the State office will then determine if you are “disabled” under Social Security law.
- ❑ Your State office will request your medical records from the doctors you listed.

⁸ <https://s044a90.ssa.gov/apps6z/ISBA/main.html>

⁹ <https://s044a90.ssa.gov/apps6z/i3369/ee001-fe.jsp>

- ❑ Finally, your State office will review all of the medical records when they are received. Details on the disability evaluation process are discussed below in the section entitled “Disability Evaluation for Social Security Disability and Supplemental Security Income.”

Help With Applying for Social Security Disability

Before filling out the application for SSD benefits and the Adult Disability Report, you should obtain and read through a copy of the Adult Disability Starter Kit, which can help you complete the online application or help you get ready for your disability interview.¹⁰

Each kit contains the following:

- ❑ A factsheet (entitled “What You Should Know Before You Apply For Social Security Disability Benefits”) that answers Frequently Asked Questions about applying for disability benefits
- ❑ A checklist (entitled “Checklist - Adult Disability Interview”) of documents and information that the Social Security Administration will request
- ❑ A worksheet (entitled “Medical and Job Worksheet – Adult”) to help you gather the information you will need to complete the online forms or for your disability interview

There are some steps that you can take to help speed up the application process. First, prior to applying online or prior to your interview, you can complete the “Medical and Job Worksheet – Adult” and therefore have ready most or all of the information that Social Security is going to ask for. Then you should make sure that you have the special documents listed on the “Checklist – Adult Disability Interview.” Here is what this checklist looks like:

Check off the items below as you get them together for your interview.	
Medical Information	
<input type="checkbox"/>	Names, addresses and phone numbers of all doctors, hospitals and clinics.
<input type="checkbox"/>	Patient ID number(s)
<input type="checkbox"/>	Dates seen
<input type="checkbox"/>	Names(s) of medicine(s) you are taking
<input type="checkbox"/>	Medical records in your possession
Other	
<input type="checkbox"/>	An original or certified copy of your birth certificate. If you were born in another country, proof of U.S. citizenship or legal residency.
<input type="checkbox"/>	If you were in the military service, the original or a certified copy of your military discharge papers (Form DD 214) for all periods of active duty.
<input type="checkbox"/>	If you worked, your W-2 Form from last year, or if you were self-employed, your federal tax return (IRS 1040 and Schedules C and SE).
<input type="checkbox"/>	Workers' compensation information, including date of injury, claim number and proof of payment amounts.
<input type="checkbox"/>	Social Security Number(s) of your spouse and minor children.
<input type="checkbox"/>	Your checking or savings account number if you have one.
<input type="checkbox"/>	Name, address and phone number of a person who we can contact if we are unable to get in touch with you.
<input type="checkbox"/>	Kinds of jobs and dates you worked in the 15 years before you became unable to work.

¹⁰ If you request an appointment to file for SSD benefits, you will work with a Social Security representative who will interview you and complete the application. The interview will take place either in your local Social Security office or by telephone, and it will take at least one (1) hour.

Finally, the Social Security website indicates that you should keep your appointment, even if you do not have all of the information yet; Social Security will help you get the missing information.

Applying for Supplemental Security Income

The application process for SSI benefits is different from the SSD benefits application process in two important ways. First, as stated above, you cannot complete the application for SSI benefits online. Second, you will need to gather different types of information for your SSI application. You will, however, still need to complete the Adult Disability Report (online or otherwise) as described above.

In deciding whether you are eligible for SSI benefits, the Social Security Administration is basically going to evaluate your income, the things you own, your living arrangements (who pays for things), and your citizenship status.

In order to apply, you should contact the Social Security Administration at 1-800-772-1213 and request a telephone or in-person appointment with a representative. Following is a list of the items you will need at the time of your appointment:

- Your Social Security card or a record of your Social Security number
- Your birth certificate or other proof of your age
- Information about the home where you live, such as your mortgage or your lease and landlord's name
- Payroll slips, bank books, insurance policies, burial fund records, and other information about your income and the things you own
- The names, addresses, and telephone numbers of doctors, hospitals, and clinics that you have been to
- Proof of U.S. citizenship or eligible non-citizen status

Also, you should have your checkbook or other bank account papers available so that your SSI benefits can be deposited directly into your bank account ("direct deposit").

Note that you will not complete most of the SSI benefits forms on your own. Rather, the Social Security claims representative will interview you and use a computer to complete the forms with the information you provide to them.

Also note that Social Security allows you to obtain assistance with the SSI (or SSD) application process from an appointed representative. In order to appoint someone, you must fill out an "Appointment Representative" form.¹¹ Your representative does not need to be a lawyer. Once appointed, the representative can help you with a variety of things, such as:

- Review your file at your local Social Security office

¹¹ Form SSA-1696-U4.

- ❑ Represent you at informal or formal hearings
- ❑ Submit evidence for you
- ❑ Help you with appeals (Appeals are discussed below in the section entitled “The Appeals Process for Social Security Disability and Supplemental Security Income.”)

Disability lawyers are discussed in more detail below in the section entitled “Miscellaneous.”

Disability Evaluation for Social Security Disability and Supplemental Security Income

What is “Disability”?

Social Security defines disability as total disability. You cannot receive benefits for partial disability or for short-term disability. “Total disability” is going to be based on your inability to work. Social Security will find that you have “total disability” if you meet the following three requirements:

- ❑ You cannot do work that you did before
- ❑ You cannot adjust to other work because of your medical impairment AND
- ❑ Your impairment must last or be expected to last for at least one (1) year or to result in death.

Social Security will not pay benefits for partial disability or short-term disability on the rationale that working families generally have access to other resources, such as workers’ compensation, insurance, savings, etc., during a short-term disability.

Social Security’s Disability Evaluation Process

Once your application for disability benefits is received, the Social Security representatives in your local field office are responsible for verifying all of the non-medical eligibility requirements (i.e., age, employment, marital status, Social Security coverage information, etc.). Once these items are satisfied, the field office sends your case to a “Disability Determination Service” (“DDS”) for an evaluation of “disability.” The DDS is a state agency that is responsible for developing medical evidence and making the determination about whether you are disabled or blind under the Social Security law.

The DDS will typically obtain evidence from your own medical doctors. If for some reason this evidence is not available or is insufficient, the DDS will arrange for a consultative examination, either from your doctor or from an independent doctor. Once the evidence collection is completed, the DDS staff will make a disability determination and then notify the field office of its decision. If the DDS finds that you are disabled then Social Security computes the benefit amount and begins paying benefits to you. If the DDS finds that you are not disabled then your file is retained in the field office in case you decide to appeal the DDS determination. Appeals are discussed below in the section

entitled “The Appeals Process for Social Security Disability and Supplemental Security Income.”

The Five-Step Disability Evaluation Process

The DDS follows a five-step process to decide if you are “disabled” under Social Security law:

1. *Are You Working?*

If Yes → Social Security will determine if you are doing “substantial gainful activity” (“SGA”). SGA is work that involves doing significant and productive physical or mental duties and is done for pay or profit.

The factors that are considered are:

- The type of work you did, including any dates you couldn’t go to work
- Changes you made in your job duties
- Extra help you got at work
- Extra work expenses because of your illness or condition

Given full consideration of these factors, if your earnings average more than the allowable monthly amount for a given year,¹² then generally you are doing SGA and your application will be denied. Otherwise, go to Step #2.

If No → Go to Step #2.

2. *Is Your Illness or Condition “Severe”?*

If Yes → If your condition is severe enough to significantly limit your physical or mental ability to do basic work activities, go to Step #3.

¹² The monthly SGA amount for disabled individuals in 2009 is such SGA amount for 2000 multiplied by the ratio of the national average wage index for 2007 to that for 1998, or, *if larger* such SGA amount for 2008 (\$940) (and then round your figure to the nearest multiple of \$10):

Calculation details		
Amounts in formula	2000 monthly SGA amount	\$700
	1998 average wage index	\$28,861.44
	2007 average wage index	\$40,405.48
Computation	\$700 times (\$40,405.48 divided by \$28,861.44) equals \$896.25, which rounds to \$980	
Higher amount	\$980 exceeds \$940, so the amount for 2009 is \$980	

If No → If your condition is not severe, your application will be denied.

3. Is Your Condition One That Is In the List of Impairments?

If Yes → If your condition is listed and it has lasted, or is expected to last for at least one (1) year or to result in death, your application will be approved.

If No → If your condition is of equal severity to an impairment on the list, your application will be approved. If your condition is not of equal severity to an impairment on the list, go to Step #4.

Note that the “list of impairments” describes, for each major body system, impairments that are considered severe enough to prevent you from doing any gainful activity (i.e., work usually done for pay or profit). Most cancer-related diseases fall under “Section 13.00 - Malignant Neoplastic Diseases.” See “Appendix A” for more details on cancer-related diseases.

<u>1.00</u> <u>Musculoskeletal System</u>	<u>2.00</u> <u>Special Senses and Speech</u>	<u>3.00</u> <u>Respiratory System</u>
New! <u>4.00</u> <u>Cardiovascular System</u> Effective 4/13/2006	<u>5.00</u> <u>Digestive System</u>	<u>6.00</u> <u>Genitourinary System</u>
<u>7.00</u> <u>Hematological Disorders</u>	<u>8.00</u> <u>Skin Disorders</u>	<u>9.00</u> <u>Endocrine System</u>
<u>10.00</u> <u>Impairments that Affect Multiple Body Systems</u>	<u>11.00</u> <u>Neurological</u>	<u>12.00</u> <u>Mental Disorders</u>
<u>13.00</u> <u>Malignant Neoplastic Diseases</u>	<u>14.00</u> <u>Immune System</u>	

4. Can You Do the Work You Did in the Past?

If Yes → If Social Security determines that you can do the same work, your application will be denied.

If No → If Social Security determines that you cannot do the same work, go to Step #5.

5. Can You Do Any Other Work?

If Yes → Social Security will consider your medical condition, your age, your education, and your past work experience, and if it is determined that you cannot do other work for at least a year, your application will be approved.

If No → If Social Security determines that you can do other work, your application will be denied.

Cancer-Specific Impairments

The five-step evaluation process applies to all types of disabilities, ranging over many different diseases. As stated above, most cancer-related impairments can be found in “Section 13.00 - Malignant Neoplastic Diseases.”¹³ When evaluating malignant neoplastic diseases to determine if the disease is disabling you, Social Security considers factors such as:

- Origin of the malignancy
- Duration, frequency, and response to therapy such as surgery, irradiation, chemotherapy, hormones, immunotherapy, or bone marrow or stem cell transplantation:
 - Since therapy and its toxicity vary widely among each individual case, Social Security will do a full evaluation of the effects that therapy has on you. The following items will be considered:
 - Drugs given
 - Dosage
 - Frequency of drug administration
 - Plans for continued drug administration
 - Extent of surgery
 - Schedule and fields of radiation therapy
 - Complications or adverse side effects of therapy such as continuing gastrointestinal symptoms, persistent weakness, neurological complications, cardiovascular complications, and reactive mental disorders
- Effects of any post-therapeutic residuals

Social Security has set some standards for how long it will consider your cancer-related impairment to be “disabling.” In some cases, the impairment is considered to be disabling until a particular point in time (for example, at least eighteen (18) months from the date of diagnosis). In other cases, the impairment is considered to be disabling until at least three (3) years after the onset of complete remission.

“Section 13.01 – Category of Impairments, Malignant Neoplastic Diseases” begins the categorical listing of cancer-related impairments. When Social Security is evaluating Step #3 (whether your condition is on the list of impairments), they will most likely be

¹³ Neoplasia is the scientific term for diseases commonly called *cancer, tumor, or growth.*

utilizing Section 13.01. See “Appendix A” for a chart summarizing the list of impairments for most cancers.

The Appeals Process for Social Security Disability and Supplemental Security Income

General

When the Social Security Administration makes a decision about your eligibility for SSD or SSI benefits they will send you a letter explaining their decision. If you disagree with the decision you have the right to bring an appeal. You must, however, make your request in writing within sixty (60) days of the date you receive a letter of decision.¹⁴

You have the right to appeal from all of the following types of decisions:

- Whether you are eligible for SSD or SSI
- Whether you still meet the requirements for SSD or SSI
- Whether you are being overpaid for SSD or SSI

The letter of decision will tell you how to bring an appeal. There are four (4) levels of appeals:

- Reconsideration
- Hearing by an administrative law judge
- Review by the Appeals Council
- Federal court review

Level 1 - Reconsideration

You do not need to be present for a “reconsideration,” which is a review of your files by someone who did not take part in the original decision. You may, however, want or need to meet with a Social Security representative in some cases, and that should not be a problem. In a reconsideration of your claim, Social Security will consider all of the evidence originally submitted, plus any new evidence that you present.¹⁵

Level 2 - Hearing by an Administrative Law Judge

Social Security’s Office of Disability Adjudication and Review (“ODAR”) is responsible for administering the hearings process. You may request a hearing by an administrative law judge (“ALJ”) from the ODAR if you disagree with the reconsideration decision.

¹⁴ If you show good reason for having waited more than sixty (60) days to request an appeal, your request may be granted.

¹⁵ Social Security will then send you a letter explaining how they made the reconsideration decision.

You must fill out a special form requesting the hearing, and Social Security can help you complete this and other necessary forms.¹⁶ The ALJ assigned to your case will notify you of the time and place of the hearing, which is usually held within seventy-five (75) miles of your home. You have the opportunity to come to the hearing and explain your case in person, and you should attend the hearing.¹⁷

Similar to the reconsideration, you may present new evidence. You should submit any new evidence to the ALJ as soon as possible before the date of the scheduled hearing. At the hearing, the ALJ will explain the issues to those present, question you and any of your witnesses, and give you the opportunity to question your witnesses. After the hearing, the ALJ will issue a written decision once (s)he has studied all of the evidence.¹⁸

Note that, in 2008, the national average time needed to process a hearing request was 523 days.

In certain circumstances, the ODAR will agree to hold your hearing by videoconference. Videoconference hearings can make the hearings process more convenient for you because they are sometimes closer to your home and they might make it easier for you to bring witnesses or other people to the hearing. If you are interested in this option, you should make sure that you request a videoconference hearing. The ALJ will then make a decision about your request based on all of the information in your case.

Level 3 - Review by the Appeals Council

The ODAR also administers the next level of appeal. The Appeals Council from the ODAR will consider an appeal from the hearing decision. The Appeals Council acts as the final level of review for the Social Security Administration.

You must fill out a special form requesting a review from the Appeals Council.¹⁹ The Appeals Council may deny a request for review if it believes that the hearing decision was correct.²⁰ Otherwise, the Appeals Council will undertake a review of your case. Note, however, that the Council may decide your case on its own²¹ or it may return your case to an ALJ for review.²²

¹⁶ Form HA-501; you also must complete "...the [SSA-3441, Disability Report - Appeal](#), and [SSA-827, Authorization to Disclose Information to SSA](#). You should also complete an [HA-4631, Claimant's Recent Medical Treatment](#), and an [HA-4632, Claimant's Medications](#). If you have worked since you filed your application for disability benefits, complete an [HA-4633, Claimant's Work Background](#)."

¹⁷ If you do not plan on attending the hearing you must notify Social Security in writing. In some cases the ALJ may decide that your presence at the hearing is necessary, and then, if you do not attend the scheduled hearing the ALJ may dismiss your entire case.

¹⁸ Social Security will send you a letter and a copy of the ALJ's decision.

¹⁹ Form HA-520-U5.

²⁰ If your request for review by the Appeals Council is denied, Social Security will send you a letter explaining the denial.

²¹ If the Appeals Council decides your case on its own, Social Security will send you a copy of the decision.

²² If the Appeals Council returns your case to an ALJ, Social Security will send you a copy of the order explaining this.

Level 4 - Federal Court Review

You may file a lawsuit in federal district court if you disagree with the decision of the Appeals Council or if the Appeals Council decided not to review your case. The letter you receive from Social Security regarding the Appeals Council's decision will explain how you can take your case to court. You have sixty (60) days from receipt of this letter to file the civil action in court and there is a charge for filing such action in court.

Using a Representative to Help You Appeal

Social Security employees are available to assist you at all levels of the appeals process. Alternatively, you are free to choose a lawyer, family member, friend, or anyone else as your "representative" to help you through the any part of the appeals process. Or, Social Security can help you find a representative if you have trouble finding one. As stated above in the section entitled "Applying for Social Security Disability and Supplemental Security Income," if you decide to appoint a representative you must fill out a special form in order to notify Social Security about the representation.

If you already appointed a representative during the SSD or SSI application process, this same representative can act on your behalf and request a reconsideration, hearing, or Appeals Council review. Your representative can be especially helpful in preparing you and your witnesses for a hearing and for questioning your witnesses during an actual hearing in front of an ALJ.

Your representative will receive a copy of all decisions related to your claim.

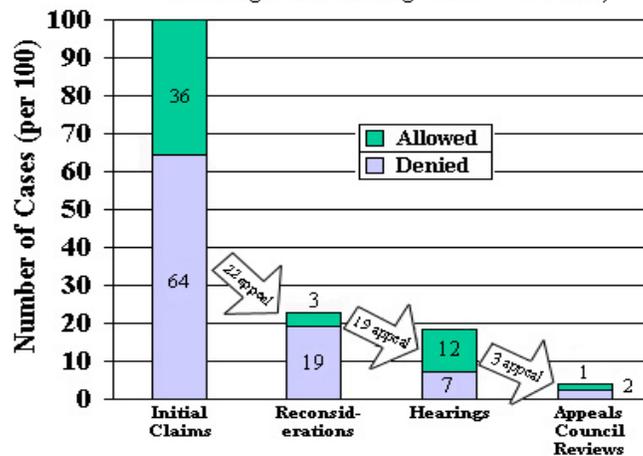
Note that your representative cannot charge you a fee unless (s)he has written approval from Social Security.

Illustrative Chart

The chart below illustrates the allowances and denials at the various stages of the disability process. The chart shows statistics for the year 2005 and it is taken directly from Social Security's website:

Progression of Cases Through the Disability Process

(Note: Data based on total appeals in fiscal year 2005, not a longitudinal tracking of individual cases.)



Miscellaneous

Time Limits on Social Security Disability and Supplemental Security Income Benefits

Your SSD benefits will continue so long as your medical condition has not improved and you cannot work. Social Security reviews your case at regular intervals in order to make a determination of whether you are still “disabled.” Your original award notice (which informed you that you are eligible for SSD benefits) will tell you when to expect your first review. Social Security uses the following standards in deciding when it will review your case:

- ❑ If your condition is expected to improve within a specific time, your first review will be six (6) to eighteen (18) months after you started getting SSD benefits.
- ❑ If it is possible that your medical condition may improve, your case will be reviews approximately every three (3) years.
- ❑ If it is unlikely that your medical condition will improve, your case will be reviewed about once every five (5) to seven (7) years.

During a review, a disability examiner and a doctor review your file, request medical reports from you, and may even require that you have a special examination. Once a decision is made, you will receive a letter from Social Security. If you are still “disabled” according to Social Security then your benefits will continue just as they were prior to the review. If you are no longer “disabled” according to Social Security, and you disagree, then you can file an appeal. If you don’t file an appeal at this point in time, your SSD benefits will automatically stop in three (3) months.

You are responsible for telling Social Security if you begin working. If you are still “disabled” when you begin working, you are eligible for a “trial work period” and you can receive SSD benefits for up to another nine (9) months.²³

Note that since SSI benefits are paid to people with disabilities who have little income, you may work, despite your disability, and continue to receive payments until the point where your earnings exceed the SSI income limits.

Worsening Medical Condition

If you are currently receiving SSD benefits and your medical condition worsens, your monthly benefits will not increase. This is because your SSD benefits are based on the amount of your lifetime earnings before your disability began (and not based on the severity of your disability). This SSD policy was discussed above in the section entitled “What Are Social Security Disability and Supplemental Security Income?”

SSD / SSI and Medicare / Medicaid

Medicaid is similar to SSI in that you have to be disabled AND poor in order to get it. In short, if you are approved for SSI, then you will get Medicaid.

Any disabled person (rich or poor), however, can receive Medicare. If you are approved for any kind of Social Security disability benefit other than SSI (i.e. SSD), then you will get Medicare after you have been entitled to SSD benefits for two (2) years.

Disability Lawyers

As stated above in several sections, it is not required that you hire a lawyer to file for SSD or SSI benefits. However, your chances of being awarded these benefits are much improved if you apply or appeal with the help of a disability lawyer. Disability lawyers work on these issues every day and they are very familiar with things that will help ensure that your SSD or SSI claim has the best chance of winning. These tasks include gathering medical records, obtaining testimony from your doctors, and, at the time of a hearing, “applying a thorough understanding of SSA regulations and requirements to the disability adjudication process.”

Additionally, disability lawyers can help if you feel you have been discriminated against in any way due to your disability.

You can use your local yellow pages or any major browser on the internet (Google, Yahoo, etc.) to search for a “disability lawyer” in your area.

²³ “The trial work period allows you to test your ability to work for at least nine months. During your trial work period, you will receive your full Social Security benefits regardless of how much you are earning as long as you report your work activity and you continue to have a disabling impairment... The trial work period continues until you have worked nine months within a 60-month period.”

Social Security Contact Information

There are several ways in which you can contact Social Security. First, you can use the internet to do any of the following:

- Figure your retirement, disability, or survivors benefits using an online calculator
- Apply for retirement, disability, or spouse's benefits
- Request a Social Security Statement
- Request a replacement Social Security Benefit Statement
- Request a Benefit Verification Letter
- Find Social Security forms
- Find Social Security publications
- Find the local Social Security office nearest you
- If you get or recently applied for benefits, you can change your address or telephone number

Second, you can contact Social Security by phone at 1-800-772-1213 between Monday and Friday from 7 A.M. to 7 P.M. Using the phone, you can do anything you can do online, plus all of the following:

- Have your Social Security benefits sent directly to your bank
- Discuss the rules for getting Social Security benefits
- Ask questions about your check or report a missing check
- Report a death
- Discuss "Representative Payee" situations
- Request an appointment at a local Social Security office near you
- Get phone numbers for other government agencies

Finally, you can contact Social Security's Office of Public Inquiries by mail at the following address:

Social Security Administration
Office of Public Inquiries
Windsor Park Building
6401 Security Blvd.
Baltimore, MD 21235

Appendix A

13.01 Category of Impairments, Malignant Neoplastic Diseases

13.02 - Soft tissue tumors of the head and neck	<p>A. Inoperable or unresectable, OR</p> <p>B. Persistent disease following initial multimodal antineoplastic therapy, OR</p> <p>C. Recurrent disease following initial antineoplastic therapy, except local vocal cord recurrence, OR</p> <p>D. With metastases beyond the regional lymph nodes, OR</p> <p>E. Soft tissue tumors of the head and neck not addressed in A-D, with multimodal antineoplastic therapy. Consider under a disability until at least 18 months from the date of diagnosis. Thereafter, evaluate any residual impairment(s) under the criteria for the affected body system.</p>
13.03 - Skin	<p>A. Sarcoma or carcinoma with metastases to or beyond the regional lymph nodes, OR</p> <p>B. Melanoma, with either 1 or 2:</p> <ol style="list-style-type: none"> 1. Recurrent after wide excision (except an additional primary melanoma at a different site, which is not considered to be recurrent disease). 2. Palpable nodal metastases or metastases to adjacent skin (satellite lesions) or elsewhere.
13.04 - Soft tissue sarcoma	<p>A. With regional or distant metastases OR</p> <p>B. Persistent or recurrent following initial antineoplastic therapy</p>
13.05 - Lymphoma	<p>A. Non-Hodgkin's lymphoma, as described in 1 or 2:</p> <ol style="list-style-type: none"> 1. Intermediate or high-grade lymphoma persistent or recurrent following initial antineoplastic therapy. 2. Low-grade or indolent lymphoma requiring initiation of more than one antineoplastic treatment regimen within a consecutive 12-month period. Consider under a disability from at least the date of initiation of the treatment regimen that failed within 12 months. <p>OR</p> <p>B. Hodgkin's disease with failure to achieve clinically complete remission, or recurrent disease within 12 months of completing initial antineoplastic therapy, OR</p> <p>C. With bone marrow or stem cell transplantation. Consider under a disability until at least 12 months from the date of transplantation. Thereafter, evaluate any residual impairment(s) under the criteria for the affected body system.</p>
13.06 - Leukemia	<p>A. Acute leukemia (including T-cell lymphoblastic lymphoma). Consider under a disability until at least 24 months from the date of diagnosis or relapse, or at least 12 months from the date of bone marrow or stem cell transplantation, whichever is later. Thereafter, evaluate any residual impairment(s) under the criteria for the affected body system.</p> <p>OR</p> <p>B. Chronic myelogenous leukemia, as described in 1 or 2:</p> <ol style="list-style-type: none"> 1. Accelerated or blast phase. Consider under a disability until at least 24 months from the date of diagnosis or relapse, or at least 12 months from the date of bone marrow or stem cell transplantation, whichever is later. Thereafter, evaluate any residual impairment(s) under the criteria for the affected body system.

	<p>system.</p> <p>2. Chronic phase, as described in a or b:</p> <p>a. Consider under a disability until at least 12 months from the date of bone marrow or stem cell transplantation. Thereafter, evaluate any residual impairment(s) under the criteria for the affected body system.</p> <p>b. Progressive disease following initial antineoplastic therapy.</p>
13.07 – Multiple Myeloma (confirmed by appropriate serum or urine protein electrophoresis and bone marrow findings)	<p>A. Failure to respond or progressive disease following initial antineoplastic therapy, OR</p> <p>B. With bone marrow or stem cell transplantation. Consider under a disability until at least 12 months from the date of transplantation. Thereafter, evaluate any residual impairment(s) under the criteria for the affected body system.</p>
13.08 – Salivary glands	Carcinoma or sarcoma with metastases beyond the regional lymph nodes.
13.09 – Thyroid gland	<p>A. Anaplastic (undifferentiated) carcinoma, OR</p> <p>B. Carcinoma with metastases beyond the regional lymph nodes progressive despite radioactive iodine therapy.</p>
13.10 - Breast	<p>A. Locally advanced carcinoma (inflammatory carcinoma, tumor of any size with direct extension to the chest wall or skin, tumor of any size with metastases to the ipsilateral internal mammary nodes, OR</p> <p>B. Carcinoma with distant metastases, OR</p> <p>C. Recurrent carcinoma, except local recurrence that remits with antineoplastic therapy.</p>
13.11 – Skeletal system	<p>A. Inoperable or unresectable, OR</p> <p>B. Recurrent tumor (except local recurrence) after initial antineoplastic therapy, OR</p> <p>C. With distant metastases, OR</p> <p>D. All other tumors originating in bone with multimodal antineoplastic therapy. Consider under a disability for 12 months from the date of diagnosis. Thereafter, evaluate any residual impairment(s) under the criteria for the affected body system.</p>
13.12 - Maxilla, orbit, or temporal fossa	<p>A. Sarcoma or carcinoma of any type with regional or distant metastases, OR</p> <p>B. Carcinoma of the antrum with extension into the orbit or ethmoid or sphenoid sinus, OR</p> <p>C. Tumors with extension to the base of the skull, orbit, meninges, or sinuses</p>
13.13 – Nervous system	<p>A. Central nervous system neoplasms (brain and spinal cord), as described in 1 or 2:</p> <p>1. Highly malignant tumors, such as Grades III and IV astrocytomas, glioblastoma multiforme, ependymoblastoma, medulloblastoma or other primitive neuroectodermal tumors (PNETs) with documented metastases, diffuse intrinsic brain stem gliomas, or primary sarcomas.</p>

	<p>2. Any central nervous system neoplasm progressive or recurrent following initial antineoplastic therapy.</p> <p>OR</p> <p>B. Peripheral nerve or spinal root neoplasm, as described in 1 or 2:</p> <ol style="list-style-type: none"> 1. Metastatic. 2. Progressive or recurrent following initial antineoplastic therapy.
13.14 - Lungs	<p>A. Non-small-cell carcinoma--inoperable, unresectable, recurrent, or metastatic disease to or beyond the hilar nodes, OR</p> <p>B. Small-cell (oat cell) carcinoma</p>
13.15 - Pleura or Mediastinum	<p>A. Malignant mesothelioma of pleura, OR</p> <p>B. Tumors of the mediastinum, as described in 1 or 2:</p> <ol style="list-style-type: none"> 1. With metastases to or beyond the regional lymph nodes. 2. Persistent or recurrent following initial antineoplastic therapy.
13.16 - Esophagus or stomach	<p>A. Carcinoma or sarcoma of the esophagus, OR</p> <p>B. Carcinoma or sarcoma of the stomach, as described in 1 or 2:</p> <ol style="list-style-type: none"> 1. Inoperable, unresectable, extending to surrounding structures, or recurrent. 2. With metastases to or beyond the regional lymph nodes.
13.17 - Small intestine	<p>A. Inoperable, unresectable, or recurrent, OR</p> <p>B. With metastases beyond the regional lymph nodes</p>
13.18 - Large intestine (from ileocecal valve to and including anal canal)	<p>A. Adenocarcinoma that is inoperable, unresectable, or recurrent, OR</p> <p>B. Squamous cell carcinoma of the anus, recurrent after surgery, OR</p> <p>C. With metastases beyond the regional lymph nodes</p>
13.19 - Liver or gallbladder	Tumors of the liver, gallbladder, or bile ducts
13.20 - Pancreas	<p>A. Carcinoma (except islet cell carcinoma), OR</p> <p>B. Islet cell carcinoma that is inoperable or unresectable and physiologically active</p>
13.21 - Kidneys, adrenal glands, or ureters	<p>A. Inoperable, unresectable, or recurrent, OR</p> <p>B. With metastases to or beyond the regional lymph nodes</p>
13.22 - Urinary bladder	<p>A. With infiltration beyond the bladder wall, OR</p> <p>B. Recurrent after total cystectomy, OR</p> <p>C. Inoperable or unresectable, OR</p> <p>D. With metastases to or beyond the regional lymph nodes</p>
13.23 - Cancers of the female genital tract	<p>A. Uterus (corpus), as described in 1, 2, or 3:</p> <ol style="list-style-type: none"> 1. Invading adjoining organs. 2. With metastases to or beyond the regional lymph nodes. 3. Persistent or recurrent following initial antineoplastic therapy. <p>OR</p> <p>B. Uterine cervix, as described in 1 or 2:</p> <ol style="list-style-type: none"> 1. Extending to the pelvic wall, lower portion of the vagina, or adjacent or

	<p>distant organs.</p> <p>2. Persistent or recurrent following initial antineoplastic therapy.</p> <p>OR</p> <p>C. Vulva, as described in 1, 2, or 3:</p> <p>1. Invading adjoining organs.</p> <p>2. With metastases to or beyond the regional lymph nodes.</p> <p>3. Persistent or recurrent following initial antineoplastic therapy.</p> <p>OR</p> <p>D. Fallopian tubes, as described in 1 or 2:</p> <p>1. Extending to the serosa or beyond.</p> <p>2. Persistent or recurrent following initial antineoplastic therapy.</p> <p>OR</p> <p>E. Ovaries, as described in 1 or 2:</p> <p>1. All tumors except germ-cell tumors, with at least one of the following:</p> <p>a. Tumor extension beyond the pelvis; for example, tumor implants on peritoneal, omental, or bowel surfaces.</p> <p>b. Metastases to or beyond the regional lymph nodes.</p> <p>c. Ruptured ovarian capsule, tumor on the serosal surface of the ovary, ascites with malignant cells, or positive peritoneal washings.</p> <p>d. Recurrent following initial antineoplastic therapy.</p> <p>2. Germ-cell tumors--progressive or recurrent following initial antineoplastic therapy.</p>
13.24 – Prostate gland	<p>A. Progressive or recurrent despite initial hormonal intervention, OR</p> <p>B. With visceral metastases</p>
13.25 - Testicles	Tumor with metastatic disease progressive or recurrent following initial chemotherapy
13.26 – Penis	Carcinoma with metastases to or beyond the regional lymph nodes.
13.27 - Primary site unknown after appropriate search for primary	Metastatic carcinoma or sarcoma, except for solitary squamous cell carcinoma in the neck.
13.28 - Malignant neoplastic diseases treated by bone marrow or stem cell transplantation	<p>A. Allogeneic transplantation. Consider under a disability until at least 12 months from the date of transplantation. Thereafter, evaluate any residual impairment(s) under the criteria for the affected body system, OR</p> <p>B. Autologous transplantation. Consider under a disability until at least 12 months from the date of the first treatment under the treatment plan that includes transplantation. Thereafter, evaluate any residual impairment(s) under the criteria for the affected body system.</p>

Glossary of Terms

<u>Term</u>	<u>Explanation</u>
Appeal	Whenever Social Security makes a decision that affects your eligibility for SSD or SSI benefits, they send you a letter explaining their decision. If you disagree with their decision, you have the right to appeal it (ask them to review your case). If their decision was wrong, they will change it.
Benefits	<p>Social Security provides five major categories of benefits:</p> <ul style="list-style-type: none"> • Retirement • Disability • Family (dependents) • Survivors • Medicare <p>The retirement, family (dependents), survivor, and disability programs provide monthly cash benefits and Medicare provides medical coverage.</p>
Credits	Previously called " <i>Quarters of Coverage</i> ." As you work and pay taxes, you earn credits that count toward your eligibility for future Social Security benefits. You can earn a maximum of four credits each year. Most people need forty (40) credits to qualify for benefits. Younger people need fewer credits to qualify for disability or survivors' benefits.
Letter of Decision	When you file for SSD or SSI, they decide if you will receive benefits. They send you an official letter explaining their decision and, if benefits are payable, they tell you the amount you will get each month.
Direct Deposit	The standard way to receive SSD and SSI payments. Your money is sent electronically to an account in a financial institution (a bank, trust company, savings and loan association, brokerage agency or credit union).
Social Security Disability Benefits (SSD)	<p>You can get disability benefits if you:</p> <ul style="list-style-type: none"> • Are under full retirement age • Have enough Social Security credits and • Have a severe medical impairment (physical or mental) that's expected to prevent you from doing "substantial" work for a year or more, or have a condition that is expected to result in death

Documents	Forms and papers such as birth certificates, marriage certificates, W2 forms, tax returns, deeds, etc., submitted by individuals applying for benefits and services. Social Security can accept only originals or copies certified by the agency that has the original document.								
Evidence	The documents you must submit to support a factor of entitlement or payment amount. The people in your Social Security office can explain what evidence is required to establish entitlement and help you to get it.								
Medicare	<p>The federal health insurance program for:</p> <ul style="list-style-type: none"> • People 65 years of age or older • Certain younger people with disabilities • People with permanent kidney failure with dialysis or a transplant, sometimes called ESRD (End-Stage Renal Disease). 								
Medicaid	A joint federal and state program that helps with medical costs for people with low incomes and limited resources. Medicaid programs vary from state to state, but most health care costs are covered if you qualify for both Medicare and Medicaid.								
Payment Dates for SSD Payments	<p>If you filed for SSD before May 1, 1997, your payments usually are dated and delivered on the 3rd of the month following the month for which the payment is due. For example, payments for January are delivered on February 3rd. If the 3rd of the month is a Saturday, Sunday or Federal holiday, your payments are dated and delivered on the first day before the 3rd of the month which is <i>not</i> a Saturday, Sunday or Federal holiday. For example, if the 3rd is a Saturday or Sunday, payments are delivered on the preceding Friday.</p> <p>If you filed for SSD May 1, 1997, or later, you are assigned one of three new payment days based on the date of birth of the insured person:</p> <table border="1" data-bbox="638 1518 1378 1860"> <thead> <tr> <th data-bbox="638 1518 948 1604">If you were born on the...</th> <th data-bbox="948 1518 1378 1604">Your payment will be delivered on the...</th> </tr> </thead> <tbody> <tr> <td data-bbox="638 1604 948 1690">1st through 10th of the month</td> <td data-bbox="948 1604 1378 1690">Second Wednesday of the month</td> </tr> <tr> <td data-bbox="638 1690 948 1776">11th through 20th of the month</td> <td data-bbox="948 1690 1378 1776">Third Wednesday of the month</td> </tr> <tr> <td data-bbox="638 1776 948 1860">21st through end of the month</td> <td data-bbox="948 1776 1378 1860">Fourth Wednesday of the month</td> </tr> </tbody> </table>	If you were born on the...	Your payment will be delivered on the...	1st through 10th of the month	Second Wednesday of the month	11th through 20th of the month	Third Wednesday of the month	21st through end of the month	Fourth Wednesday of the month
If you were born on the...	Your payment will be delivered on the...								
1st through 10th of the month	Second Wednesday of the month								
11th through 20th of the month	Third Wednesday of the month								
21st through end of the month	Fourth Wednesday of the month								

	If your scheduled Wednesday payment day is a Federal holiday, your payment will be delivered on the preceding day that is not a Federal legal holiday.
Payment Dates for SSI Payments	SSI payments are usually dated and delivered on the first day of the month for which they are due. However, if the first falls on a Saturday, Sunday or Federal holiday, they are dated and delivered on the first day preceding the first of the month which is not a Saturday, Sunday or Federal holiday.
Representative Payee	If you receive SSD or SSI and become unable to handle your own financial affairs, after a careful investigation, Social Security appoints a relative, a friend, or an interested party to handle your Social Security matters. Representative payees are required to maintain complete accounting records and periodically provide reports to Social Security.
Social Security	Social Security is based on a simple concept: While you work you pay taxes into the Social Security system, and when you retire or become disabled, you, your spouse, and your dependent children receive monthly benefits that are based on your reported earnings. Also, your survivors can collect benefits if you die.
Social Security Office	Your local Social Security office is the place where you can: <ul style="list-style-type: none"> • Apply for a Social Security number • Check on your earnings record • Apply for SSD, black lung benefits, SSI, and hospital insurance (Medicare) protection • Enroll for medical insurance • Get help applying for food stamps • Learn everything you need to know about your rights and obligations under the Social Security law.
Supplemental Security Income Benefits (SSI)	A Federal supplemental income program funded by general tax revenues (<i>not</i> Social Security taxes). It helps aged, blind, and disabled people who have little or no income by providing monthly cash payments to meet basic needs for food, clothing, and shelter.

REFERENCES

Social Security Online: The Official Website of the U.S. Social Security Administration, at <http://www.socialsecurity.gov/> (last visited March. 27, 2009).

Links:

- <http://www.socialsecurity.gov/disability/> (Benefits for People with Disabilities)
- <http://www.socialsecurity.gov/includes/topiclist.htm> (Frequently Asked Questions about Social Security)
- http://www.socialsecurity.gov/OP_Home/handbook/ssa-hbk.htm (Online Social Security Handbook)
- <http://www.socialsecurity.gov/pubs/englist.html> (Social Security Benefit Publications)
- <http://www.socialsecurity.gov/online/> (Common Social Security Forms)
- http://www.socialsecurity.gov/disability/disability_starter_kits.htm (Disability Starter Kit)
- <http://www.socialsecurity.gov/disability/determination.htm> (Disability Determination Process)
- <http://www.socialsecurity.gov/dibplan/dqualify5.htm> (Five-Step Disability Evaluation Process)
- <http://www.ssa.gov/disability/professionals/bluebook/AdultListings.htm> (List of Impairments)
- <http://www.socialsecurity.gov/pubs/10075.html> (Your Right to Representation)
- <http://www.socialsecurity.gov/reach.htm> (How to Contact Social Security)
- http://www.ssa.gov/OP_Home/cfr20/cfrdoc.htm (Code of Federal Regulations)

SocialSecurityHome.com: Where Social Security Disability Cases Meet Tough Disability Attorneys, at <http://www.socialsecurityhome.com> (last visited March. 27, 2009).

Links:

- <http://www.socialsecurityhome.com/glossary.htm> (Disability Glossary)

WWW.DisabilitySecrets.com: Tips, Advice, Explanations, and Answers, at <http://www.disabilitysecrets.com> (last visited March. 27, 2009).

NOSSCR (National Organization of Social Security Claimants' Representatives) Online: Social Security Disability Frequently Asked Questions, at <http://www.nosscr.org/faq.html> (last visited March 27, 2009).

Spartacus Educational: Social Security Act, at <http://www.spartacus.schoolnet.co.uk/USARsocial.htm> (last visited March 27, 2009).

Social Security Act, *now codified as* 42 U.S.C. §§ 301-1397jj (Aug. 14, 1935).

Code of Federal Regulations for Social Security, *now codified as* 20 C.F.R. Parts 400-499 (Apr. 1, 2006).

FOR MORE INFORMATION

If you have any questions about this guide or suggestions for improving it, please contact the Cancer Advocacy Project at:

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