

nov 2006

SOCIAL SECURITY DISABILITY INSURANCE

The following information on SSDI was copied from a Social Security Administration web site.

Defining SSDI

SSDI is short for Social Security Disability Insurance. In general, SSDI pays monthly cash benefits to people who are unable to work for a year or more because of a disability. After a 24-month waiting period, SSDI eligibility allows you to receive Medicare benefits even if you are under age 65.

Qualifying for SSDI

To qualify for benefits, you must first have worked in jobs covered by Social Security. You must also have a medical condition that meets the Social Security Administration's (SSA) definition of disability. In addition to meeting the definition of disability established by SSA, you must have worked long enough -- and recently enough -- under Social Security to qualify for disability benefits. Social Security work credits are based on your total yearly wages or self-employment income. You can earn up to four credits each year.

The number of work credits you need to qualify for disability benefits depends on your age when you become disabled. Generally, you need 40 credits, 20 of which were earned in the last 10 years ending with the year you become disabled. However, younger workers may qualify with fewer credits.

How the Social Security Administration determines if you are disabled

The definition of disability under Social Security is different than other programs. Social Security pays only for total disability. No benefits are payable for partial disability or for short-term disability.

Disability under Social Security is based on your inability to work. **SSA considers you disabled under Social Security rules if you cannot do work that you did previously and you cannot adjust to other work because of your medical condition(s).** Your disability must also last or be expected to last for at least one year or to result in death. This is a strict definition of disability. Social Security program rules assume that working families have access to other resources to provide support during periods of short-term disabilities, including workers' compensation, insurance, savings and investments.

To decide whether you are disabled, SSA uses a step-by-step process involving five questions. They are:

1. Are you working?

If you are currently working and your average earnings are more than the minimums established by SSA, you generally cannot be considered disabled. (\$900. /mo. as of 2007)

2. Is your condition "severe?"

Your condition must interfere with basic work-related activities for your claim to be considered. If it does not, SSA will not consider you disabled. If your condition does interfere with basic work-related activities, SSA goes to Step 3.

3. Is your condition found in the list of disabling conditions?

For each of the major body systems, SSA maintains a list of medical conditions that are so severe they automatically mean that you are disabled. If your condition is not on the list, SSA has to decide if it is of equal severity to a medical condition that is on the list. If it is, they will find that you are disabled. If it is not, they then go to Step 4.

note: Special Senses and Speech are included on the list. Under Speech, the SSDI handbook says:

"Speech discrimination should be determined using a standardized measure of speech discrimination ability in quiet at a test presentation level sufficient to ascertain maximum discrimination ability. The speech discrimination measure (test) used, and the level at which testing was done must be reported."

(Sorry, no further reference is given to this "standardized measure of speech.")

4. Can you do the work you did previously?

If your condition is severe but not at the same or equal level of severity as a medical condition on the list, then SSA must determine if it interferes with your ability to do the work you did previously. If it does not, your claim will be denied. If it does, the SSA proceeds to Step 5.

5. Can you do any other type of work?

If you cannot do the work you did in the past, SSA looks to see if you are able to adjust to other work. They consider your medical conditions and your age, education, past work experience and any transferable

skills you may have. If you cannot adjust to other work, your claim will be approved. If you can adjust to other work, your claim will be denied.

Tips on having a successful claim (from Internet articles)

- Find out for certain if your ENT will support your disability case and, if so, by having him/her complete a detailed statement as to why you are disabled and unable to work.
- Respond promptly to any Social Security inquiries
- Always appeal immediately, should your initial application be rejected
- Sent copies of your medical records with your initial application and any appeals
- Ask your US Representative or US Senator for assistance on your claim, particularly if you have to appeal
- Never let an important deadline related to your application be late or lapse
- Consider hiring an attorney if you are denied
- Maintain a good relationship with those working on your case; being rude may get your application put on the bottom of the stack.

QUESTIONS FOR SUPPORT GROUP GAME

The following article came directly from a post on the Spasmodic Dysphonia Bulletin Board on 10/21 by LaurieC of New York City and was supplemented by comments from Mary Bifaro of NC. I thought the idea was so outstanding that I copied the posting.

For our next support group in NYC, we are not having a speaker. From time to time, it's nice for us to all have time to catch up and have a good discussion.

I'm planning an interactive game and would love some input in developing some more questions. The format will be something like this: We will have a hat of questions people can pick out. Perhaps then they can choose someone in the group to answer the question they picked. That or people can break into groups of two and discuss a question or two and then reconvene and share with the group. I'm not so sure on this part.

But I would like to expand my list of questions. So far, I have:

- 1) What is one positive thing about having SD?
- 2) Is it easier to cope with SD now than it was when you were first diagnosed? Harder? The same? Why?
- 3) What bothers you most about having SD?
- 4) Has having SD changed your personality? If so, in what way?
- 5) Who in your life has been most supportive of your struggle with SD (i.e., who has helped you most) and how?
- 6) What would you rather? \$1,000,000 or to be cured of your SD? Why?

7) Have you ever found your SD useful as an excuse, or been able to use it to your advantage? Explain.

8) What have you learned about yourself since being diagnosed with SD?

9) Do you usually tell people about SD? If so, in what context?

10) Does having SD limit your communications? If so, how do you deal with it?

11) Have you read any good books on SD? If so, which ones and what was your impression?

12) What are the three pieces of advice you could give someone new to SD?

13) Why do you think SD affect so many more women than men?

14) Living with SD is like _____(fill in the blank)

STUDY COMPARES BOTOX AND MYOBLOC - for Cervical Dystonia

For those of you who have Cervical Dystonia, you may find this interesting. It was taken from the DMRF Dystonia Dialogue, Summer Edition. The article was originally published in the Journal of Neurology in 2005.

The Dystonia Study Group undertook a study to compare Botox and Myobloc for treatment of Cervical Dystonia (CD). One-hundred thirty-nine individuals across 19 different locations in the US were in the study. Results showed that both Botox and Myobloc improved CD and neither was more effective than the other. The beneficial effects of Botox lasted approximately two weeks longer than those of Myobloc.

The primary difference observed in the study were in the side-effects. Nearly half of the participants (48%) who received Myobloc reported difficulty swallowing one month after their treatment, compared with 19% of those who received Botox. Dry mouth was reported in 80% of Myobloc patients and 41% of those who received Botox.

FREE AMPLIFIED TELEPHONE FOR SPEECH IMPAIRED PEOPLE

- FOR FLORIDA RESIDENTS ONLY (similar programs may be available in other states)

Florida Telecommunications Relay, Inc, (FTRI) is a Florida statewide non-profit organization that provides special telephones for Hard of Hearing, Deaf, Deaf/Blind and Speech Impaired Floridians.

The FTRI program loans special equipment to Floridians who qualify (SD qualifies per my inquiry). They have phones that amplify outgoing speech. To qualify, you must be a permanent Florida resident and your physician or speech therapist must sign off the application form. You will be responsible for the due care of this equipment and must return it if you leave the state. You cannot loan, sell or give this equipment away.

The special phone that amplifies outgoing speech is called a VCPS.

To learn more and obtain an application form, go to www.ftri.org The FTRI phone number is 800-222-3448.

Please support the NSDA

If you are not a member of NSDA, please take the time to join. The cost is \$35. per year and it is a way that you can fight back against SD, including the funding of SD medical research projects. Go to the NSDA web site, <http://www.dysphonia.org/> and click onto the right hand corner box, Join or Donate or write a check and mail to:

National Spasmodic Dysphonia Association
300 Park Boulevard, Suite 415
Itasca, IL 60143

All contributions are tax-deductible. The NSDA is a non-profit 501(c)3 organization and its U.S. Tax ID Number is 38-2918042.