

## Practical Tips When Applying for Disability

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Leaving work and applying for disability benefits can be stressful and even traumatic. It's hard enough to deal with Hepatitis B and/or C without adding the paperwork and the doubts caused when dealing with Social Security and disability insurance companies. Over the years of doing this work, I have found that there are several things you can do to facilitate the process.

### ON LEAVING WORK

People dealing with a chronic condition such as hepatitis rarely leave work without some notice. Unlike being in an accident that causes someone to suddenly be unable to work, there is time, sometimes even years, when you are able to work, but also realize that sometime in the future, you may become unable to work.

**Plan Ahead** – Once you have a diagnosis or other indication that you may have to stop working at some time in the future you should do a “Benefit Review” so you will know what benefits are available, what you have to do to become eligible for them, how you will cover medical bills and how much income you will have when you stop working. The earlier in advance you do this review, the greater the possibility of making changes to enhance your benefits when and if you do become disabled. Make sure you have all the current plan documents from your employer and copies of any individual policies you may also have. As well, get a Summary of Earnings from Social Security to see what your projected disability benefit will be.

**Be careful switching to part-time work** – Under the Americans with Disabilities Act (ADA), an employer must make “reasonable accommodation” for your medical condition to help you continue working. In many cases that accommodation is reduced hours, with accompanying reduced pay. If your working hours drop low enough, you may lose access to benefits since they're usually only available to full-time employees. Also, if you have an LTD program from work, the benefits are usually tied to what you were earning at the time you stopped work. If you reduce your hours, your reduced income will further reduce any LTD benefits you're eligible for later.

**Don't burn any bridges when leaving work** – Tempting though it is to tell your bosses just what you thought of their management style, hold it in, even if you know you will never return to work there. Your employer is important to a smooth transition to disability. Most employers recognize that assisting an employee to leave on disability is not only good employee relations, but also good for the

company, by helping a less productive employee leave without causing anger or legal conflict.

### **DOING THE PAPERWORK**

Once you make the decision and leave work there is more you can do to facilitate the process.

**Copy! Copy! Copy!** – Nothing should leave your hands that you don't have a copy of. Every letter, every form, every application. Keep a copy.

**Track all documents** – Send forms and correspondence “Return Receipt Requested.” You can also print labels for Express Mail and Priority mail on your computer at [www.usps.com](http://www.usps.com). Both offer online tracking and can save you a trip to the post office. While it is not foolproof, it can provide some help in tracking down lost mail and arguing a claim where important paperwork never arrived. When possible, deliver Social Security forms and correspondence to your local Social Security office personally and request they date stamp your copy of what you are submitting.

**Don't let small spaces on the forms scare you** - I'm convinced some claim forms intentionally have only a tiny amount of space for answers just to keep you off-balance and encourage you not to say much. I don't know of a single carrier or government agency that won't accept additional sheets of information. Simply label “See attached” in the space on the form, and put your full answers on an attached sheet. Make sure you carefully label the question and answer. Also, you can't overdo it with identification on forms. It's so easy for papers to get lost or misplaced. I recommend to my clients that they put their name and Social Security number (or claim number) at the top of every page of every form.

**Sleep on it before mailing** - Once you've completed claim forms or questionnaires, set them aside for a day or two. You will usually think of things to add to the forms. You have been dealing with some symptoms and probably accommodated them so well that you have forgotten they are symptoms of your medical condition. Re-read the forms, make any changes and additions, then send them in.

### **PHONES AND FOLLOW-UP**

**Maintain a phone log** – Every time to you talk the insurance company or Social Security or your employer or anyone regarding your benefits, keep a written record of the call. Include the name, phone number, date and time of call, what was said, and the outcome or next step.

**Get it in writing** – The best record is the written record. It's not always possible and it may be slower than phone calls, but it's much easier to re-construct if necessary. What you are told by the insurance company over the phone doesn't mean a thing. Some people will say almost anything over the phone, knowing that they won't be held responsible. If they have to put it in writing, chances are they will make sure they are right before writing it down. Try asking something like, "I have trouble remembering things and this is so complicated. Could you put that in writing and send it to me?" Or follow-up an important call with a written summary "confirming" what was said.

**Talk to the person, not the office** – It's easy to picture monsters and ogres working for the companies and squealing with glee when they refuse your claim (and there are enough like that to be *really* scary), but these people are mostly human and just trying to do their job. Treat them as a person, try to be friendly, try to personalize the conversation, and you may find you have an ally who will help and not be an obstacle. Then again, don't expect miracles. Remember most phone personnel are trained in how to sound friendly and supportive.

**Be generous with compliments** – If the claims representative goes out of their way or gives you better than expected service, let them know. Honey works better than vinegar – You're much more likely to get the attention and advice of a claims representative by playing the helpless, ill, lost-in-the-system role. Demands, orders and threats won't help your case move any faster, at least not initially.

**Watch what you say on the telephone** – When you call an insurance company or Social Security, you often get the recording, "Your call may be monitored or recorded for quality assurance." That means your phone call is being recorded. You may ask that they discontinue recording the call, however, it may be more helpful simply to watch what you say. If it gets very complicated and you are concerned about stating something accurately, tell them it is very complicated, and you would prefer to write them the answer.

**Don't bother with threats** – These people are regularly threatened with lawsuits and insurance department complaints. Don't threaten legal action, but if warranted, take it. Exhaust all internal appeals processes first though.

**Double-check what you are told** - I'm sorry if this sounds very cynical; I don't mean you should distrust everyone. However, in this case, you can't be too careful. This is your life, your income, your continued health insurance we're talking about, and no one cares about it as much as you do. People will sometimes give you information off the top of their head without realizing that the wrong information can cost you money and/or insurance. You're trying to find the

answers to surviving in the future; they're trying to get off the phone. It's important that you try to double-check such information. Ask for written confirmation; ask them where the booklet states what they are explaining.

**Give the full story** - It's amazing how one little piece of information, which may seem unimportant to you, can change the whole picture. Be sure when asking for advice that you give as complete a description of the situation as possible.