

S O C I A L SECURITY FOR YOUR LIFE

Your Essential **SSDI Claim Checklist**



Joel H. Schwartz

SOCIAL SECURITY FOR YOUR LIFE

Your Essential SSDI Claim Checklist

**By Joel H. Schwartz
Joel H. Schwartz, P.C.**

www.joelhschwartz.com

617-742-1170

PLEASE NOTE:

I am not allowed to give legal advice in this report:

Even though I may know many of the arguments Social Security may make in your claim, I am not allowed to give legal advice in this report. I can offer suggestions and identify certain pitfalls and traps, but please DO NOT take anything in this report to be legal advice unless you have agreed to hire me, and I have agreed, in writing, to accept your case. I cannot and do not want to interfere with any legal relationship you may have now. If you are already represented by a lawyer, this report may raise certain questions for you. Please discuss these questions with your lawyer.

Call Joel H. Schwartz, P.C. for help at 617-742-1170!

A Note From Joel H. Schwartz

Dear Friend,

First, I want to thank and congratulate you for taking the time and initiative to read this short, easy-to-read report.

By just taking that one step... and arming yourself with all the information you need... you've already taken a huge leap towards getting the benefits you, and your family, deserve.

I can tell you from experience that most people who say they are confused and overwhelmed by their Social Security Disability claim, and are desperate for help and direction, never do anything about it.

And they, and their families, suffer because of it.

Just a few of the consequences include:

- Not being able to provide for their families
- Mounting medical bills that are out of reach for the average worker
- Constant calls from bill collectors, and destruction of their credit rating
- Ongoing medical problems and no way to cover the expenses
- A lifetime of pain from injuries and disabilities that are not properly treated... or not treated at all
- Jeopardizing their rights to future benefits

That's an appalling amount of pain and suffering, along with a lot of time and money wasted. And what most people don't understand is they could have saved all that trouble and expense if they just had all the facts—and knew what questions to ask—before filing their Social Security Disability claim.

If your doctor has told you that you can no longer work—or if you've learned that with your medical impairments you simply cannot sustain work—and are now facing mounting bills without any idea when, or even IF you can ever work again... I want you to know you are not alone.

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According to the Social Security Administration (SSA), the average 20-year-old worker has a whopping 30% chance of becoming disabled before he or she reaches retirement age ... and that percentage only climbs higher as we age!

That's a shocking number of Social Security Disability claims filed ... numbering in the millions.

DID YOU KNOW: Nearly Three-Fourths of all Claims are Rejected the First Time?

But the thing that truly shocks people is when they hear the number of Social Security Disability claims that are rejected every year...

The SSA's own records show that over the last 10 years, an incredible 72% of all claims are rejected the first time they are submitted... simply because they weren't filed properly, completed properly, developed properly, or the disabled person didn't know what their rights were.

In fact, oftentimes even deserving claims are denied at the initial level!

It sounds unbelievable that this would happen, but I've seen it myself, firsthand. And it contributes to what I call "*Social Security Disability Disorientation*" the confusion many people suffer from when trying to file for SSDI.

While fighting for Social Security Disability benefits for clients from all over Massachusetts and New England for over 10 years, I've found that a good portion of my time is spent **correcting mistakes my clients have made...** thinking they could do it themselves without an attorney, or thinking they had no choice but to settle for whatever the SSA offered them... before coming to me to get them the benefits they deserve under the law.

And that's why I wrote this report.

I know how incredibly confusing it can be when trying to find all the necessary information you'll need when filing a claim or trying to appeal a denial, then juggling all that information, and having it all make sense... all the while trying to figure out what is best for your unique situation... and for your family... and at the same time suffering from an injury or disability...

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That's why it's more important than ever to know how to properly file a claim, and what to look for in a Social Security Disability lawyer... before your claim gets rejected.

In this informative, plain-language report, you'll find

The Essential Checklist of important items and information you'll need to file your claim.

You won't find what I've included in this report on a typical lawyer website, on government information pages, or anywhere else on the Internet.

This is an honest, professional look at the information available and the rights you have under the law...

...All taken from over 10 years of protecting clients just like you... and hearing their most often asked questions, concerns and horror stories.

Having a disability that keeps you from working is a very difficult situation to go through, and the decision to hire an attorney is a big one. I trust the information you find in this report will help you make the right decision. And that it will bring you new hope and understanding... and help you finally end your *Social Security Disability Disorientation*... **and get the benefits you deserve.**

Sincerely,

Joel H. Schwartz
Joel H. Schwartz, P.C.
617-742-1170

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The Joel H. Schwartz, P.C. PROMISE to YOU!

When you suddenly find yourself in a situation where you need an attorney, it can be one of the most stressful times in your life. There are so many things you have to worry about... and wondering if the person you just entrusted your case, and your future, has your best interests at heart should never be one of them.

That's why at Joel H. Schwartz, P.C. we promise you, and all of our clients, quality legal services, provided with **attention to your needs**.

We strongly believe that our valued clients are entitled to not only the rights you are guaranteed under the law, but also competent legal representation. We strive to treat you with dignity during what is likely a trying time.

YOU CAN EXPECT to talk to your attorney or support staff that day, or within a single business day, of your call.

YOU CAN EXPECT to be kept informed. If you need an update on your case's progress, we strive to answer your questions accurately and as quickly as possible.

YOU CAN EXPECT competence and professionalism from our legal staff.

YOU CAN EXPECT to know the truth about your case. We don't have a crystal ball, and we never guarantee any particular result, but we will give you our best assessment.

YOU CAN EXPECT that your legal rights under the law will be explained to you clearly, and without the "legalese" or "legal mumbo jumbo."

YOU CAN EXPECT that fee agreements will always be in writing, with the terms clearly explained.

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YOU CAN EXPECT to make ALL final decisions in your case. This is YOUR case. We can work it, we can develop it, we can tell you what we think, and we can present options. But in the end, it is your case, and any final decisions are yours.

What You Need To Apply

One of the primary reasons applications are denied is a lack of supporting documentation.

That's why you need to make sure that your initial application is as complete as possible. Yes, I understand the application process can be very time consuming, but not getting everything together for the SSA is one reason so many applications are initially denied.

And if your initial application is denied, the Reconsideration process may take as long as 4-6 months, and sometimes longer. This translates into thousands of dollars in missed benefits and could result in financial hardship for your family.

The Social Security Administration requires that original documents be submitted with your application for benefits. You may take them to the local SSA office or mail them in with your application.

The SSA will copy the documents and return the originals to you. The types of original documents required are the following:

- ☐ Proof of age (i.e., birth certificate) and Social Security Number (SSN).
- ☐ List of employers and the type of work you did - typically for the last 15 years.
- ☐ W-2 forms for the last 10 years or tax returns, if you were self-employed.
- ☐ Names, addresses and phone numbers for all doctors, hospitals, therapists, clinics, etc. that you have visited and the dates of all visits.
- ☐ Complete medical records, including laboratory and test results.
- ☐ Listing of all medications you are currently taking and the dosage of each.
- ☐ Adult Disability Report (Form SSA-3368).

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The information you provide will be reviewed by the Disability Determination Services (DDS) department and discussed at your disability application interview.

Helpful Hint: The SSA provides free worksheets online to help you compose your thoughts and gather the necessary information needed for your application. Keep in mind that these are forms for your personal use and are not to be filed with the SSA... The regular application must still be completed.

If your family members are also applying, you will need proof of age and Social Security Numbers for each individual, and a marriage certificate if your spouse is applying.

You may also want to complete and submit the Authorization to Disclose Information to the Social Security Administration (Form SSA-827) along with your application. This form grants permission to the DDS department to request additional medical records, if needed.

A Final Note From Joel H. Schwartz

Protecting your rights is surprisingly **affordable**...

...getting your benefits and providing for your family is... **priceless!**

Many of my clients tell me that after hiring our firm the results they see cannot be measured in dollars... This simple decision to finally have someone working on your side to protect your rights and fight for your benefits can create a number of significant positive changes.

The question is, “What is it worth to get professional help, and make sure you get the benefits you need and deserve?”

Imagine having an advocate at your side who has helped thousands of people, working diligently to protect your rights, making sure you don’t get taken advantage of, taking some of the stress and pressure away... And instead, you can focus on getting better and getting your life back...

I know you would never “price shop” anything this important.

However, you’ll be happy to know that hiring a Social Security Disability lawyer is **more affordable than you might think** — and since we work on a 25% contingency fee, that means you only pay if we are able to collect for YOU. (You can call me at my office and I’ll explain all the fees fully.)

Attorney fees are contingent upon winning, and they must be approved by the SSA. My out of pocket case expenses are different and are due in addition to any fee that may have been earned. The good news is that the expenses in these claims are typically very small.

You’ve been worrying about this for a while...

Now’s your chance to consult with an experienced Social Security lawyer—and you can do so at **No Charge and No Obligation what-so-ever**. Also, you’ll enjoy complete privacy and confidentiality.

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Because I Understand How Important This is to You...

I just want every person who has ever been sick, injured, or disabled, and felt confused and lost about his or her situation to get the facts first, then decide if hiring a Social Security Disability attorney is right for them... without feeling pressure and financial obligation.

I know what a positive, life-long impact getting your benefits can have on you... Without having to worry about bills and expenses... fighting to get past the “I can barely survive” stage.

Over my 10+ years of handling SSD cases like yours, I’ve seen the financial devastation of being unable to work. But, it’s still a big decision... and yours alone to make.

However - I suggest that you only make these kinds of decisions *after* a consultation with an experienced attorney, one who has a strong focus in Social Security Disability law, SSA claims procedure, and one that has a knowledgeable staff. And, I want to help you by making the decision an easy one.

So, what next?

Make the call, mention this report, and let my experienced and friendly social security disability team answer your questions.

Just call 617-742-1170. (*Make sure you mention this report*).

The expert consultation is FREE. We never charge just to talk with you, and there is absolutely NO FEE OR ANY CHARGE unless we mutually decide to go forward, execute a written contingency fee contract, and get you the benefits you deserve!

My staff and I are dedicated to protecting your rights and getting you benefits — in a comfortable, professional legal setting. Here’s to ending your Social Security Disability red tape and confusion!

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Sincerely,

Joel H. Schwartz

Joel H. Schwartz, P.C.

617-742-1170

P.S. - Please remember to tell my staff you have read this report. Don't miss out on your opportunity to speak with us about your individual situation at No Charge, and finally get the benefits you deserve!

Also remember this is general information, and it is not necessarily tailored to your own situation. Please do not rely solely upon this information to make legal decisions. Every effort has been made to insure the integrity of this information at the time it was written. The law is dynamic and it changes over time. Please get competent legal information that addresses your own unique circumstances- and do so by personally contacting the lawyer of your own choosing.

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