



# **An Insider's Guide to Social Security Disability: How To Get The Benefits You Deserve**

*Charles Richfield*

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# An Insider's Guide to Social Security Disability: How To Get The Benefits You Deserve

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## **An Insider's Guide to Social Security Disability: How To Get The Benefits You Deserve** Charles Richfield

Here's how YOU can avoid the mistakes that cause many disability claims to be wrongly denied. Did you know that more than half of those who apply for Social Security or SSI disability and receive a medical decision are eventually APPROVED? However, it is also true that only about 35% of people filing for benefits are approved the first time they apply. This means that many cases are denied the first time and then approved after filing an appeal. Why are so many claims denied the first time? In many cases, the initial application is just not filled out correctly. No matter how severe your medical problems are, if you don't explain them well enough and provide the right information when you apply, your claim can be denied. As a former Social Security Claims Representative who recently retired after 25 years of handling disability claims, the author of this book can offer you the benefit of his experience by walking you step-by-step through the application process. In this simple, easy to follow, no-nonsense guide, Charles Richfield focuses on what you really need to know as a claimant for disability. He does not waste your time with useless information about the history of Social Security, and does his best not to confuse you with unnecessary details about rules, regulations and exceptions that don't apply to most people applying for benefits; this is NOT a training manual! You will learn and understand: -The basic types of disability benefits and how to qualify for them -How the medical decision is made -How to decide if you need a lawyer -What you need to do even BEFORE you file the application -How to go about filing your own application without even coming into an office -What you need to know about applying in person or by phone -What you need to do while your application is waiting for a medical decision -What to expect if your application is approved -The best ways to file effective appeal requests that will maximize your chances of being approved In addition, the author has included a Special Bonus Section near the end of the book which not only gives you expert advice about filling out the medical and work history sections of the Adult Disability Report; it also explains how you can find out EXACTLY what kinds of medical records and test results the examiner will be looking for according to the type of illness or injury you have. That information alone could help you provide the examiner with the proof needed to approve your claim! If you or someone you know is unable to work because of injury or illness, don't wait! You can lose hundreds, maybe thousands of dollars in disability benefits if you wait too long to apply—it happens to other people much too often. File that application as soon as you can, but also make sure you fill it out THE RIGHT WAY from the start! This book will help you to do just that.

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