



# Disability Dispatch

Your Source for Social Security News  
from the Law Office of Cathy L. Brackin

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## The Importance of Your Earnings Record

Your earnings record is an important part of your financial planning. Social Security can provide significant benefits upon your retirement, death, or in the event that you become disabled. If you are currently working, you receive a Social Security statement each year, three months before your birthday. The statement lists what you made each year for your entire life and an estimate of your benefits.

If you become disabled, to collect Social Security Disability you need to have a sufficient number of quarters paid into the Social Security system (20 out of the last 40 quarters). That's five out of the last ten years. Unlike the retirement program, you cannot collect on your spouse's earnings. Likewise, if you die and leave minor or

disabled adult children, no survivor's benefits will be payable if you haven't paid in.

The way you get credited with quarters for Social Security is by filing your income tax returns. Some people show little or no income "on the books" for a variety of reasons. Babysitters are often paid "under the table." Workers in a family business may receive minimal remuneration. Because they often become caregivers (of children, parents, spouses), women are often faced with the choice of whether to leave the workforce for a time or work full or part time. These decisions have consequences when it comes to Social Security. Social Security is a wonderful safety net, but if you don't pay in, you can't benefit. ✿

*"... to collect Social Security Disability you need to have a sufficient number of quarters paid into the Social Security system."*

## New Help Line for Parents of Special Needs Kids

A new help line has been launched to support mothers of special needs children. The Mom2Mom help line was established by the University of Medicine and Dentistry of New Jersey.



Having a special needs child can be very stressful. Mothers can sometimes feel devastated and consumed with guilt. Mom2Mom supports the mothers' mental health. The focus is on moms, since they are usually the primary caregivers of special needs children, but fathers or other guardians will not be turned away.

The Mom2Mom help line is staffed by trained peer moms and mental health specialists. Mom2Mom can provide assessment by a counselor with referral to a network of resources or simply peer support.

The help line number is 877-914-MOM2 (6662). ✿

## Paper Checks to Be Phased Out

Soon Social Security recipients will no longer be able to get paper checks mailed to them. The paper checks are being phased out. Beginning May 1, 2011, Social Security Disability and S.S.I. applicants will have to choose either direct deposit or debit cards known as Direct Express Mastercards. Those who are currently receiving Social Security checks will have until March 1, 2013 to make the change.

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## Editor's Corner

### A New Year, A New Look

Dear Readers,  
 For those of you who have received my newsletter in the past, you might notice that a lot has changed. We have a new name and a new look. *The Disabled Worker* is now *Disability Dispatch*. My intent is to publish on a more regular basis and offer wider access by making the *Dispatch* available on my website and on my Facebook fan page. So readers, please pass this issue on to others who might find it useful, or refer them to [www.njdisabilitylaw.com](http://www.njdisabilitylaw.com) and have them access it electronically. I will continue to bring you all the news regarding changes and updates to Social Security Disability, adult S.S.I., and child S.S.I., as well as other articles that you may find useful. And, I welcome your feedback and suggestions for future articles.

All the best,  
*Cathy*

## Backlog Update

Nearly two million people are awaiting decisions on their Social Security disability claims. Although the backlog of claims has improved, it is still at an unacceptable level.

At the end of fiscal year 2010 there were 848,000 claims pending at the initial level, which is a 50 percent increase from fiscal year 2008. The increase in the number of claims filed can be attributed to the aging population and the downturn in the economy. Workers who would otherwise persevere in working despite illness are likely to file a disability claim if laid off.

The first phase of a Social Security disability application is processed by the state department of labor. If denied, the second level is "reconsideration" which is also handled by the state. New Jersey ranks the 13th slowest, with an average processing speed of 487 days for the first two levels.

The third level is a hearing before an Administrative Law Judge. In

our area, the hearing takes place in Pennsauken. At the end of 2010, the Pennsauken hearing office averaged 367 days to process a hearing. That's 100 days faster than one year ago. The Pennsauken office ranks 74 in speed out of 151 hearing offices nationwide.

Many new judges and staff have been hired across the country in the last year. There is one additional judge who started in Pennsauken in September 2010.

Videoconference hearings are also helping speed things along. For the last year I have had many hearings conducted by judges in Puerto Rico via videoconference. The use of senior attorney advisors is also chipping away at the backlog. Social Security's senior attorneys screen cases to see which can be decided favorably without the necessity of a hearing.

Social Security Administration Commissioner **Michael Astrue** has vowed to reduce the hearing waiting time to nine months by the year 2013. ✨

### CHECKS, continued

The elimination of paper checks will save the government \$120 million annually. A reduction in check loss and theft is also expected.

Since the debit cards were introduced in 2008, there are now 1.5 million Americans using cards. A website has been set up to help beneficiaries make the switch: [www.GoDirect.org](http://www.GoDirect.org) or, if you prefer, call 1-800-333-1795. ✨

## Save On Prescription Drugs With Free RxPlus

Would you like to save up to 75 percent on prescription medications? **Free RxPlus** is a program that provides free access to significant savings. Start by printing a free card from [www.freerxplus.com](http://www.freerxplus.com). Or you may call our office, 856.513.6362, and we will mail a card to you. Present the card at a participating pharmacy to instantly receive discounts. The following are just a few examples of the savings available for a 30-day supply at CVS:

- **Zoloft:** Generic, \$93.99; RxPlus, \$28.67
- **Prilosec:** Generic, \$67.99; RxPlus, \$16.65
- **Zocor:** Generic, \$66.99; RxPlus, \$10.18

The card may not result in savings for those with insurance, but the uninsured can truly benefit from Free RxPlus. ✨

*Disability Dispatch* is published twice a year by:

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