

What You Need To Know About
**Getting Social
Security Disability**
That Could Change
Everything!



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The offer of this report does not create an attorney/client relationship.

If You Are Disabled and Need To Get Social Security Disability Benefits To Provide For Your Family and Pay Your Bills There Is Something You Should Know

The majority of Social Security disability (SSD) and SSI claims are initially denied. This does not only apply to initial applications for benefits. The fact is the majority of reconsiderations are also denied. Unfortunately, this is true even if you are represented by a Social Security Disability lawyer. This is why if you are going to win your claim for Social Security Disability you can reasonably expect your case will go to a hearing before an Administrative Law Judge or ALJ. It is at the hearing level that you stand the best chance of being granted Social Security disability benefits. Now when you consider that it can sometimes take up to a year to get a hearing date you do not want to show up unprepared and risk the chance of losing and having to start over with the application process. That is why it is critical that you properly prepare and present your case before the ALJ at your hearing.

The Stakes Are High

Preparing and presenting a disability case before an Administrative Law Judge can be frightening for a claimant who is not represented by an experienced lawyer. I don't have to tell you that when you are disabled and can't work there is a lot riding on your ability to get approved for disability benefits.

When your entire future and standard of living depends upon what happens at your disability hearing, the stakes are high and the pressure can be overwhelming. When you consider that statically your odds of winning are much better when you are represented by an experienced attorney, there is no reason to risk it by going it alone.

Experience Counts

Trust me, I know a little bit about what you're going through. One of the reasons I am so passionate about helping disabled workers is because I have seen firsthand what people go through when they experience a physical, mental or emotional disability that makes it impossible to continue working. They are scared and overwhelmed by the unknowns. They're already under a great deal of stress associated with their medical condition alone, but when you compound that with financial worries, it can be debilitating.

A member of my own family went through what you're going through right now. She came to me for help and now she is receiving Social Security disability benefits. I don't even want to think about what might have happened had she decided to handle her own claim or simply given up after their initial application was denied.

Trust me when I tell you that experience counts.

For more than 30 years I've been fighting to get disabled workers the benefits they need to pay their bills and support their families. It is also the invaluable experience I gained when disability hit close to home that is the reason I work so hard to get my clients the benefits they deserve.

No one plans for disability. But when the unexpected occurs you need to be focused on you and getting the treatment that you need and not worrying about how you're going to pay your bills.

A good disability lawyer is your best chance of being granted disability. A good disability lawyer will be able to give you an honest and unbiased perspective and evaluation of your claim. He will likely have experience representing hundreds of disability claimants before the Administrative Law Judges in your

area. He will know how to build your case to give you the best chance of success.

You Have To Prove You Are Disabled Under The Law

In a Social Security disability claim you have the burden to prove that you are disabled under the act.

You will have to prove that you are unable to perform any type of substantial gainful employment. This is not an easy thing to do. The laws are complex and the standard stringent.

How Does The Social Security Administration Determine If You Are Disabled

The Social Security Administration uses a five step sequential evaluation to determine if you are disabled under the Social Security Act and therefore eligible to receive Social Security disability benefits. The purpose of this evaluation is to determine whether you are disabled as defined by the Act which is the inability to engage in any substantial gainful employment because of a medically verified physical or mental impairment which is expected to last for a continuous period of not less than 12 months or result in death.

According to the Administration you are only disabled if you cannot do work that you did before but you also cannot do any kind of substantial gainful work of any kind. Your age, education and employment experience is taken into consideration.

1. Current Work Status

If you are currently working and earning \$1000 a month or more as an employee you will be immediately disqualified from receiving Social Security disability benefits. You will not be considered to be disabled under the Social Security Act.

2. Severity of Your Condition

The second step is to consider whether your impairment or medical condition is severe enough to significantly limit your ability to perform work for a period of not less than 12 months or resulting in death.

3. Meets or Equals A Medical Listing

The Social Security Administration has more than 150 categories of medical conditions which they refer to as listings. These medical conditions are considered to be of such severity that a person cannot work. Persons who meet or equal one of these listings will be granted disability benefits. Even if you do not meet a listing you still have a chance to prove your disability.

4. Can You Do Past Work?

In step four the Social Security Administration will consider your ability to do the type of work you have performed in the past. If they determine that you are still able to do relevant past work then benefits will be denied. Keep in mind that it does not make any difference whether a past employer would still hire you or not. At this stage they are simply going to look at the physical and mental requirements of your former job from a functional perspective.

5. Can You Perform Other Jobs

The final question is can you do any other type of work whatsoever. They're going to look at your age as well as your education and work experience in making this decision. If it is determined that you are unable to do another type of work you will be found to be disabled and granted Social Security disability benefits.

How Can Your Disability Lawyer Help You

As I said before, the burden of proving your disability is on you. A good Social Security disability lawyer will thoroughly evaluate your medical records, impairments, subjective pain complaints, work history, age and education to develop a strategy for winning your case.

He will know the strengths and weaknesses of your claim and work to obtain the necessary medical evidence regarding your impairments and functional limitations to succeed at a your hearing. Your attorney will also do any necessary legal and medical research as well as prepare witnesses to testify at your hearing.

In addition, something I learned from the personal experience I shared with you before is that everyone has a personal story. You are not just a claimant. You are a person who spent his or her entire life working and paying into the Social Security system.

You have worked hard to support your family and make your own way. You didn't ask to become disabled. You'd rather be able to work. You have a story that is unique to you and your story matters. How your disability has affected your life needs to be told at your hearing. A good disability lawyer will know how to help you do this while effectively posturing your case for success.

How Will You Afford A Lawyer?

Along with the financial worries associated with becoming disabled you may also be wondering how you will ever afford a Social Security disability lawyer.

The Social Security Administration allows for lawyers to represent claimants on a contingency basis. This means that you don't have to pay any money up front to hire an attorney to help you with your case. Your attorney will receive a percentage of the past-due benefits that have accrued when you win your case.

Don't Risk It

You have worked too hard to take chances with your future and the standard of living that you have worked so hard to provide for your family. Before making any decisions sit down and talk with experienced Social Security disability lawyer. Remember, I have been there. I have skin in the game. I have personal understanding the types of questions you have. Most importantly, I know it takes to win disability benefits.

Call me at 732-238-8700 or visit my website at SocialSecurityDisabilityNewJersey.com to request a FREE Social Security Disability Evaluation.

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