

LAST SUMMER, I SPENT MORE THAN 3 MONTHS in the hospital and nursing home after 4 surgeries to place stents, remove blood clots, amputate gangrene, and try to restore blood flow to my leg. This had been my strong leg, not the one ravaged by CRPS. As the saying goes, I no longer had a leg to stand on.

My doctors and my own body told me I could no longer work. I had been laid off when I was in the hospital, but because no doctor would sign the ready to return to work form, I was not eligible for unemployment benefits. My only option was Social Security Disability (SSD).



but would it be enough? Fortunately, I had saved just about every bill and doctor reports going back 16 years. Unfortunately, I am very disorganized and these papers were scattered in different places in my home, taking several weeks to find them all.

My hands shaking, I went to the website and started filling out the form. It was both easier and harder than I thought. Here are some items I did not expect to need:

- ❶ W-2s and last paychecks from all of your jobs going back for quite a

My Journey with Social Security Disability

By Linda Lang

It had been 6 months since my last paycheck and I desperately needed money. I had heard terrible stories from others who had tried to apply and were turned down. I also had seen TV commercials from law firms that said the only way to receive these benefits was to hire them.

Despite all the stories I had heard, I was too stubborn to give a percentage of my potential SSD to a law firm. I figured that, as a reasonably intelligent person, I should be able to do this on my own, but I was also very debilitated from all the surgeries. I was unable to sleep or eat, and that was taking a toll on my thinking ability. To make matters worse, I was only able to sit at the computer for about a half hour before I had to return to bed. My biggest obstacle was that I

was absolutely terrified to take on this behemoth institution by myself.

Part 1

I screwed up my courage and printed out the SSD instructions—it took me over a month just to get to this point. I read all the information they provided, but it was so vague as to be almost useless. It stated that for certain listed diseases you were automatically granted SSD. These diseases were few, and most either ended in death or complete paralysis. How could I compete with that? It also alluded that if you had several serious illnesses causing that level of disability, you might also win your case. Like many people with CRPS, I had a list of other diseases on my record that could all be substantiated by accepted medical tests,

few years as well as the addresses of these employers, dates of employment, and job title.

- ❷ The names, addresses, and telephone numbers of the doctors and hospitals who have treated you as well as the account numbers assigned to you. Many of these numbers were on the bills, but I had to make quite a few telephone calls to get the other account numbers.
- ❸ The name and telephone number of a friend or relative who can substantiate your disabilities.
- ❹ An essay on why you feel you cannot work. This needs to be well thought out and as specific as possible. According to the forms, you need

only prove that you can no longer work at the job you had been doing.

- 5 Be prepared to provide a specific job title and what your work entailed.
- 6 Once you have completed this section, someone from Social Security will call and ask about any time that you did not work, back to the beginning of your work history. Make sure you have a clear memory of your work history. I had to explain why I did not work for several years back in the 1970s—I stayed home to raise my young children.

care provided, specific dates of each procedure or test performed (including blood tests), and all prescription medications.

- 2 If you were hospitalized, you must list the hospital's name and the dates of hospitalization. You must list each test (including blood tests), procedure, or surgery performed, all medications provided, and the names of the doctors who actually performed and interpreted these tests or procedures. Most of this information is on the statements from your insurance company.

Before I could complete any of these steps, I had to organize all of my records chronologically by doctor, hospital, or clinic. If you only have one disease and one doctor, this may not be so hard, but most of us with CRPS have other illnesses that involve many doctors and hospitalizations. For example, I have 5 different diseases, have had 14 major surgeries, and have been hospitalized on many occasions for CRPS treatments. The result was that my Part 2 of the form was over 50 pages when printed. It was very time consuming and, at times, very frustrating. At one point, I wanted to throw my hands up and quit.

Like many people with CRPS, I had a list of other diseases on my record that could all be substantiated by accepted medical tests, but would it be enough?

I finally came to the end of the form, and thought this wasn't so bad. Why had everyone been saying this was so difficult? I checked everything and submitted it, feeling very proud that I had done this. Then came the message on the screen: Please continue with Parts 2 and 3.

Parts 2 and 3

I started Part 2 and was unprepared for the amount of information that needed to be provided. I think the most difficult aspect was being unable to scroll through the whole questionnaire to know what would be asked and what you would need. The initial (and only set of) instructions on the website gave no hint of what was actually needed, such as:

- 1 The names of all doctors, kind of

You will also need to rely on the bills sent to you by each individual doctor, many of whom you will not recognize. The number of doctors involved with each hospital stay can be numerous. Again, you must have your hospital case number.

- 3 If you had any procedures done at a clinic, doctor's office, or hospital outpatient facility, you must be prepared to provide the date, doctor, and specific procedure done, including x-rays, MRIs, CAT scans, and blood tests.
- 4 Remember to print yourself a copy of Parts 1 and 2. This copy can be invaluable if something is lost amongst the thousands of other cases or if you have to appeal.

When I called and spoke with someone at my local Social Security office, she was very nice, but not very helpful. I told her I was having a great deal of difficulty completing this part of the form and wanted to know if I could come in with my paperwork and have someone help me. The answer was a flat out "no"—I should finish it on my own and as quickly as possible. It took me over a month to finally finish. In all of this I was lucky, because I had all the necessary medical paperwork. If you don't have this paperwork, you have 2 choices: you can either request it directly from your doctors or opt for Social Security to do it for you. I cannot tell you which way is faster. I do know that the Social Security office is overwhelmed with cases, and I believe it is to your advantage to do as much of the work yourself as possible.

After completing the first portion, I received a call from the Social Security office. I was told how much money I would receive if I were approved. I was also told to quickly print out Part 3, which is a form that gives the government permission to get information from your doctors. This, along with proof of citizenship (cannot be a copy) and any other papers you wish to provide that are relevant to your case, must be hand delivered to your local Social Security office. Since it appeared I was unable to do this myself, she said I could send a friend who should speak with the guard at the building entrance.

why it is important to keep a record of all your communications with Social Security, including the names of the people you speak with.

Success

About a week after, I received a notice in the mail with instructions on how to create a pin number so that I could access my account online, but not to do so until I had either received official notice that I would be receiving disability or when I received my first check. It was unclear if this was sent out to everyone who applied or if it meant that my case

I do not know why I won my case so easily. It could have been because I had all of the information required or due to my age—since I was already over 63, they would not have to pay me for long. I also think it was because I had such a dedicated, caring caseworker.

I did not realize that they consider you disabled from the last day you worked, not from the date you completed your application. They then subtract the first 5 months from that date and you are paid retroactively. My advice to anyone who is applying is to take your time. Gather all your medical and work records. Be

From the time I completed Part 2 of the form and got the signed document to them, it took less than one week for my approval.

The guard would verify the information, copy it, and send it up to the appropriate party. I sent a friend with these documents, as well as the most current reports from my doctors, but the guard knew nothing about this, so my friend had to find the appropriate office. She spoke with my caseworker, which proved helpful. A receipt was given. Make sure to keep all receipts—they can become invaluable.

When I received a telephone call several days later stating that the information was never received, my receipt proved invaluable. My main file was in a different location and they were unable to match up the 2 files. The receipt solved the problem, especially since my caseworker remembered my friend and therefore my case. This is

had been approved. When I called the number on the letter, they said they couldn't tell me anything and to contact my local office. I then spoke directly with my caseworker who told me that not only would I be receiving my disability, but it was the fastest approval she had ever seen. From the time I completed Part 2 of the form and got the signed document to them, it took less than one week for my approval. I was beyond myself with excitement and a sense of satisfaction that I had done this on my own. The caseworker was genuinely happy for me—I thanked her very much for her help and hard work. She replied, “This is my job, but it is especially gratifying to be able to quickly grant SSD to someone who really deserves it.”

careful not to leave anything out. Make lists of all doctors you see or have seen. I read somewhere online that Social Security expects that you should see an average of 3 doctors per month. Make sure that you make these appointments, because they ask for that information in Part 2.

Once I got over my initial fear of the whole process, I realized I could do this on my own and I believe you can too. I think the only time you need a lawyer is if you are turned down and have to appeal. If you have the required information and your doctors believe that you cannot work, I think your journey will be as successful as mine. Hopefully by sharing my experience with you, you will be less intimidated by the whole experience. ■