

## Latest Disability News & Updates



### NY Metro Disability Bulletin September 2014

#### WHY YOU DON'T NEED TO BE AFRAID OF A CONTINUING DISABILITY REVIEW

When Social Security finds you disabled, it is not a finding of permanency. They have the right to **review** your case to determine if you are still disabled and entitled to ongoing benefits.

This review is known as a **Continuing Disability Review** or a **CDR**.

Not everyone receives a CDR and if it does occur, it usually happens three or more years after your claim has been approved. In some cases, a judge will put in his decision that a currently disabled claimant is expected to improve and will direct a CDR be done at a specific time. It is more likely that your case will be reviewed if you are under 50 or if you have a psychiatric impairment; regardless of age.

If you receive a CDR notice, don't panic. 90 % of the people reviewed keep their benefits. Social Security will ask you for medical evidence and a list of your doctors so they can get up to date information on your condition. They may even send you to one of their doctors. If it has been more than 6 months since you have seen your doctor you should schedule a visit.

You won't need to retain an attorney unless you're notified at this point that your disability has ended and your benefits will be suspended. Even then, you can elect to continue your payments while you appeal the suspension. However, if you lose the appeal you will have to pay back the benefits from the suspension date.

Our best advice is to stay current with your doctors so you are always prepared if a **CDR** takes place. If you do that, a CDR should not make you uneasy.

## **Create Your Personal Online [my Social Security Account](#) to Manage Your Benefits Today!**

**At each stage of your life, *my Social Security* can help you.** Your personal online [my Social Security](#) account is a valuable source of information beginning in your working years and continuing throughout the time you receive Social Security benefits.

**If you receive benefits or have Medicare, you can:**

**Use a *my Social Security* online account to:**

- **Get your** benefit verification letter;
- Check your benefit and payment information and your earnings record;
- Change your address and phone number; and
- Start or change direct deposit of your benefit payment.

**If you do not receive benefits, you can:**

**Use a *my Social Security* online account to:**

- Get your *Social Security Statement*, to review:
  - Estimates of your retirement, disability, and survivors benefits;
  - Your earnings record; and
  - The estimated Social Security and Medicare taxes you've paid.
- Get a benefit verification letter stating that:
  - You never received Social Security benefits, Supplemental Security Income (SSI) or Medicare; or
  - You received benefits in the past, but do not currently receive them (The letter will include the date your benefits stopped and how much you received that year.); or
  - You applied for benefits but haven't received an answer yet.

### **Employee Spotlight Meet Our Intern - Philip Tortoriello**

Phil possesses all of the qualities of a great intern. He is intelligent, talented and takes on every project with a cheerful, unassuming manner. He is eager to learn and consistently exhibits a positive attitude. To sum it up he is a wonderful, fun and productive addition to the Insler & Hermann team.

#### **Meet PhilipTortoriello**

**What I like best about working at Insler & Hermann is:** The people I have the pleasure of working with and learning from.



**I was born in:** Bronx, NY

**I currently live in:** White Plains, NY

**My pet is:** A Golden Retriever named Spike

**An interesting fact about me:** I have dressed up as both Santa Claus and a Teddy Bear (not at the same time).

**My favorite food is:** Whatever's in front of me

**The sports I play:** Baseball, Basketball & Golf

**My favorite sports team:** The New York Yankees

**My academic interests:** Economics, Finance & Communications

**My future goals:** To receive a Bachelor's degree and a master's Degree and to one day work on Wall Street.

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