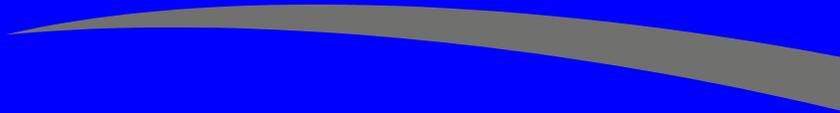




NATIONAL  
MULTIPLE SCLEROSIS  
SOCIETY



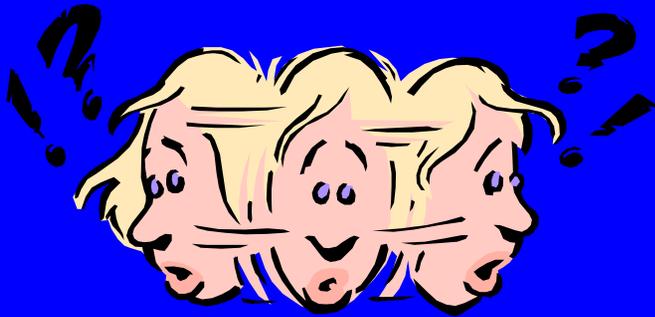
*...One thing people with MS can count on.*

# THE SOCIAL SECURITY RESOURCE GUIDE

Taking A Closer Look

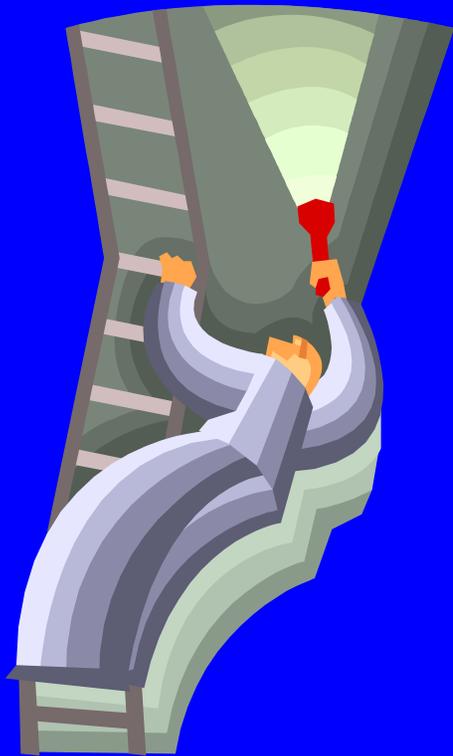


## Deciding to Quit the Workforce



- Ok. You've decided to stop working full time. Now what. You've come to the National Multiple Sclerosis Society to find out what your rights and options are. We can recommend a number of Web sites to help your search.

# Where Can I Get Social Security Information?



- For one-stop shopping go to Social Security's Web site, [www.socialsecurity.gov](http://www.socialsecurity.gov). If you haven't seen your card in years, the site can even tell you how to get a replacement.

# Social Security Online

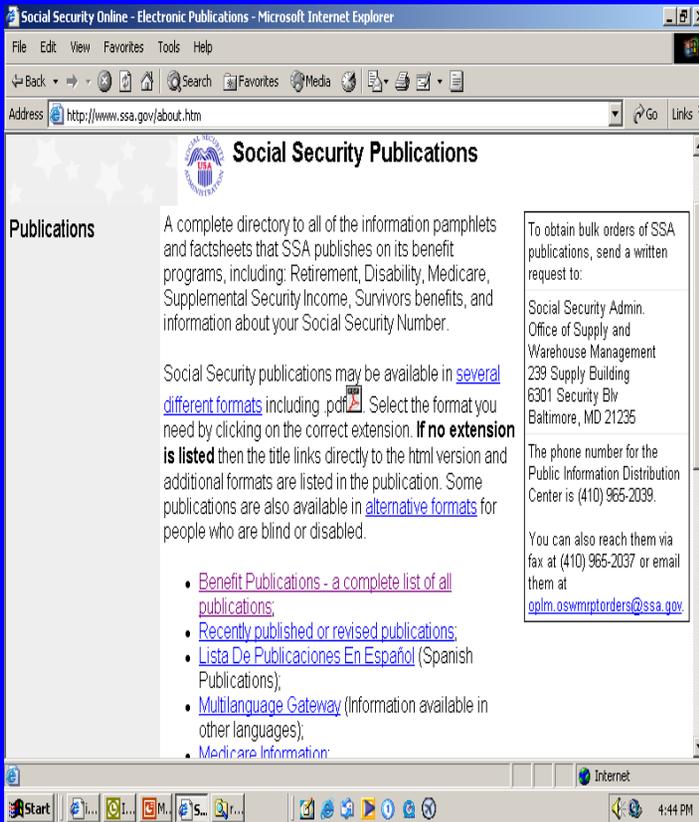
([www.socialsecurity.gov](http://www.socialsecurity.gov))



- The site has options to view the site in Spanish, or in larger text. It includes information about filing for Medicare, disability benefits, and locating your local SSA office.
- Phone: 800-772-1213
- TTY: 800-325-0778.

# Social Security Publications

([www.socialsecurity.gov/about.htm](http://www.socialsecurity.gov/about.htm))



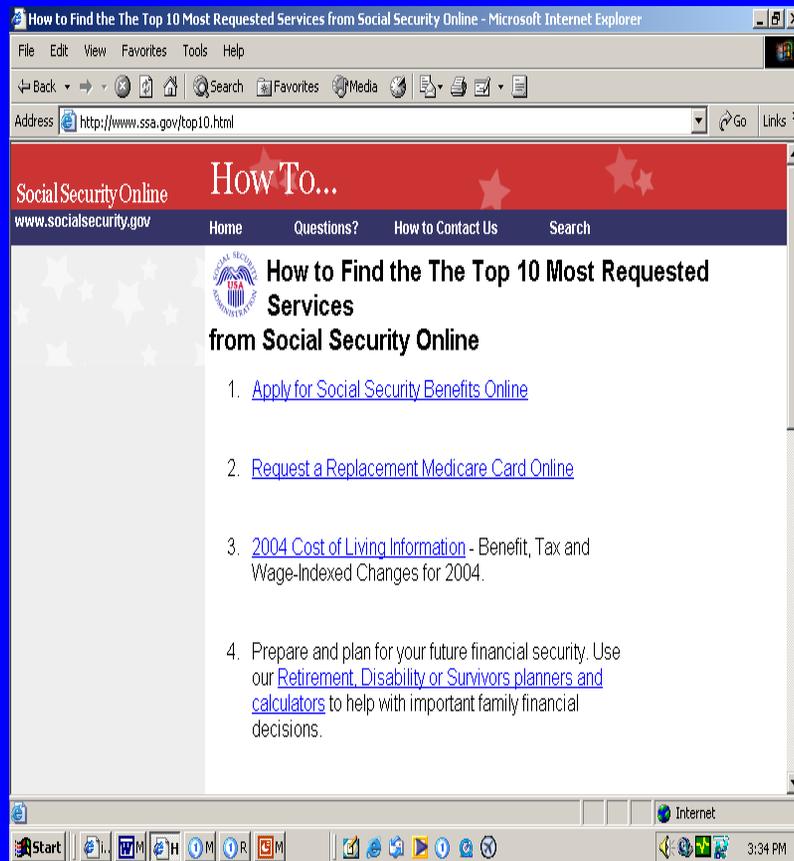
- Under Publications, the site lists SSA brochures, including those available in other languages, and a link to download/print the Social Security Handbook.

# **These Are a Just a Few of the Benefits Publications Available**

- Social Security Disability Planner
- How We Decide If You Are Still Disabled
- Receive Your Benefits by Direct Deposit
- Ticket To Work and Self-Sufficiency Program
- The Appeals Process
- Social Security: If You Are Blind Or Have Low Vision– How We Can Help
- Social Security: What Every Woman Should Know
- For Health Professionals: Disability Evaluation Book Online

# How to Find the Top 10 Most Requested Services from Social Security Online

([www.socialsecurity.gov/top10.html](http://www.socialsecurity.gov/top10.html) )

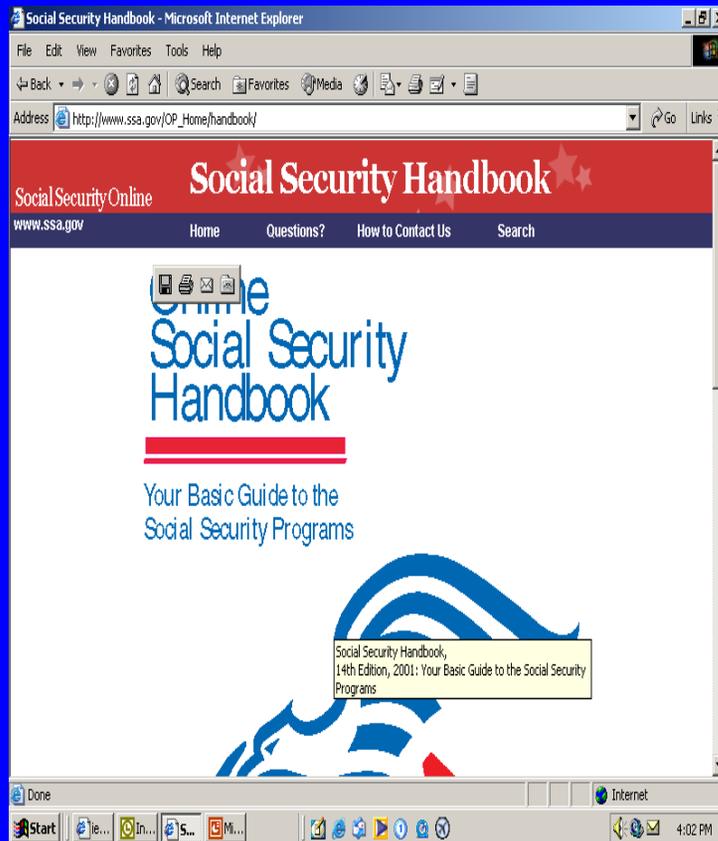


- A quick reference site, with links to specific requests, such as “how to apply for benefits online”, “how to request a Medicare card online” etc.

# The Social Security Handbook

([www.socialsecurity.gov/OP\\_Home/handbook/ssa-hbk.htm](http://www.socialsecurity.gov/OP_Home/handbook/ssa-hbk.htm))

SSA Publication 65-008



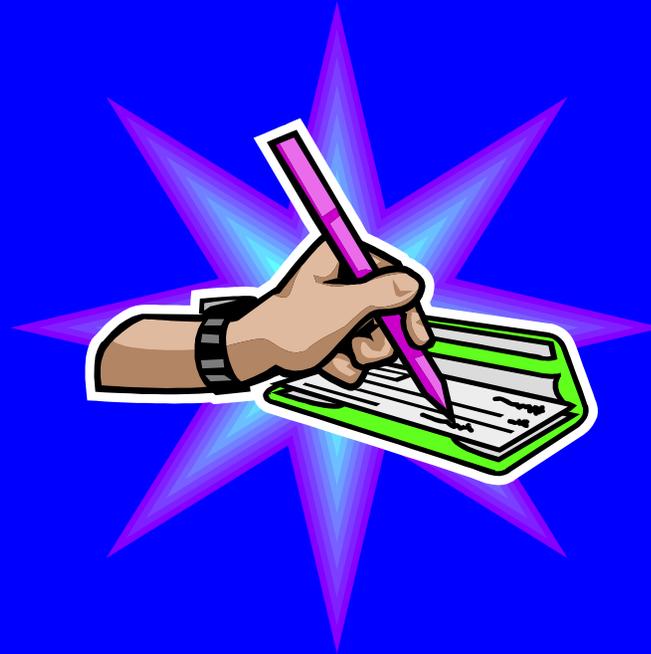
- This 737 page! guidebook, which you can review, covers everything, including current updates. You may want to download certain sections.
- You may also obtain clarification or assistance on Social Security matters at any Social Security office, or by calling toll-free 1-800-772-1213. Ask them for the paper version (35 pages.)

# Benefits for People with Disabilities: Should I Apply for SSI or SSDI?

- SSI pays benefits based on financial need. Go to:
  - <http://www.ssa.gov/notices/supplemental-security-income>
  - This page will explain what SSI benefits are, who should get them, and how to determine if you are eligible for SSI.
- SSDI pays benefits to you and certain members of your family if you are "insured" meaning that you worked long enough and paid Social Security taxes. Go to:
  - <http://www.ssa.gov/dibplan/index.htm>
  - This planner explain which benefits are available, how you qualify, and who can receive benefits on your earning record.

# A Reality Check

- As you begin your search for benefits, please keep in mind...it is not uncommon for an application to be denied the first time you apply. Be as thorough as you can.

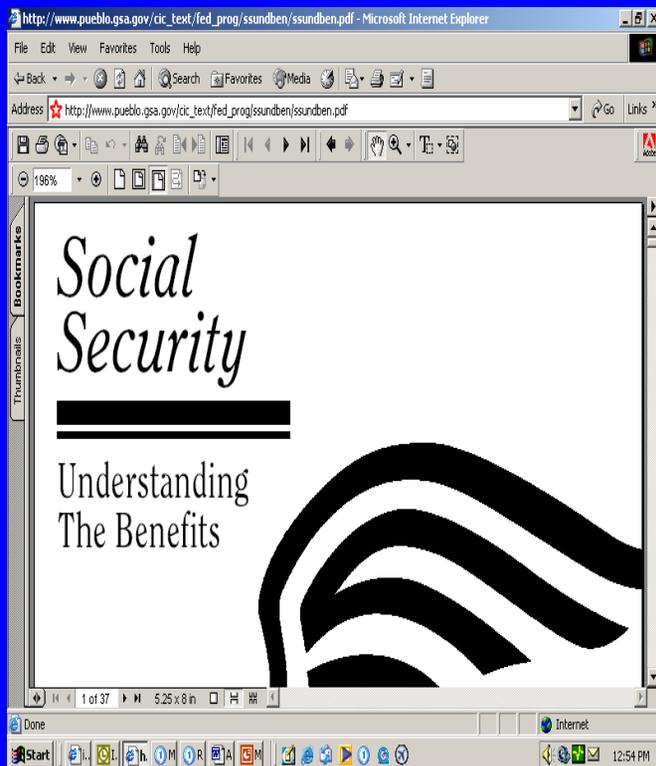


# Federal Citizen Information Center (www.Pueblo.gsa.Gov)

The screenshot shows the Federal Citizen Information Center website in a Microsoft Internet Explorer browser window. The address bar displays <http://www.pueblo.gsa.gov/>. The page header includes the date "Wednesday, December 03, 2003" and the site name "Federal Citizen Information Center Pueblo, Colorado". Navigation links include "In the News", "Press Room", "FAQ", "Order", "Links", "Fun Stuff", "About us", and "Contact Us". A search bar is located on the left side. A sidebar on the left lists various topics, with "Federal Programs" highlighted in red. The main content area features several sections: "Publication of the Week" with a link to "ID Theft: When Bad Things Happen To Your Good Name", "Consumer Focus" with a link to "Winter Car Maintenance", "FCIC's Educator Page" with a link to "three activities", "Federal Information in Other Languages" with links to "Spanish resources page" and "multi-language gateway", and "FirstGov.gov" with a link to "The 'Front Door'". A "Consumer Action Website" link is also visible at the bottom.

- FCIC has free pamphlets on a variety of subjects, which you can order from the site, or read online. (Note: for SSA booklets, click on Federal Programs).

# Social Security: Understanding the Benefits (SSA#05-10024)



- FCIC’s shorter version of the booklet was written by SSA. An introduction warns, “For specific information about your case, contact a Social Security office.”

# Filing an Appeal

( [www.socialsecurity.gov/oha/](http://www.socialsecurity.gov/oha/) )

The screenshot shows a Microsoft Internet Explorer browser window displaying the Social Security Online website. The address bar shows the URL <http://www.socialsecurity.gov/oha/>. The page title is "Social Security Online - Hearings and Appeals Process". The main content area is titled "Information About Social Security's Hearings and Appeals Process" and includes a "Did You Know..." box with the text: "You have the right to question Social Security's decision on your case?". Below this, there is a "Resources" section with links to "Social Security Handbook", "Policy/Research", "Disability Programs", "Program/Actuarial Data", "Social Security Law, Regulations and Rules", and "SSA Advisory Board". The page also features a "How to..." section with links for "Request a Hearing", "Request Appeals Council Review", "Locate a Hearing Office", and "File an Unfair Hearing Complaint". A "Today's OHA" section includes links for "About OHA", "Hearing Office Locator", "Job Opportunities", and "Legal Career Opportunities". At the bottom, there are two large buttons labeled "Hearing Process" and "Appeals Process" with corresponding images of people in a hearing room.

- Many applications are initially denied. SSA's site even has an entire page telling you how to file an appeal. Now, that being said...

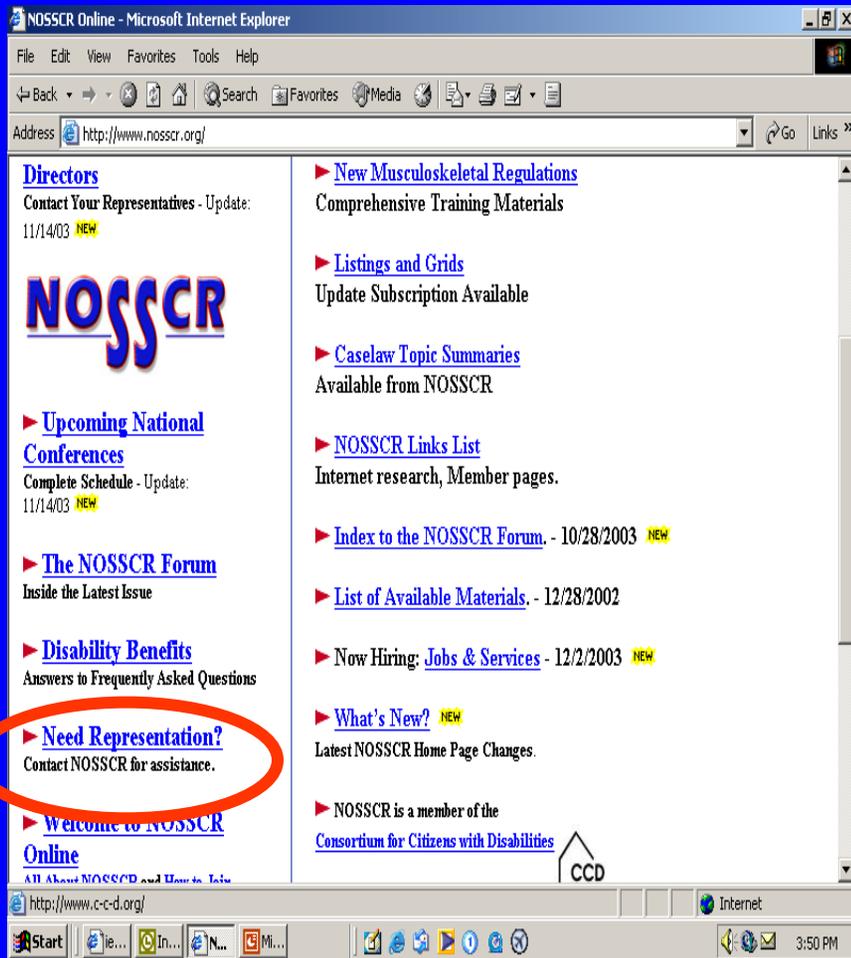
# Where Can I Find an Attorney For My Appeal?



- We recommend using an attorney from The National Organization of Social Security Claimant's Representatives (NOSSCR).
- You should also ask your local chapter for recommendations.

# NOSSCR

([www.nosscr.org](http://www.nosscr.org))



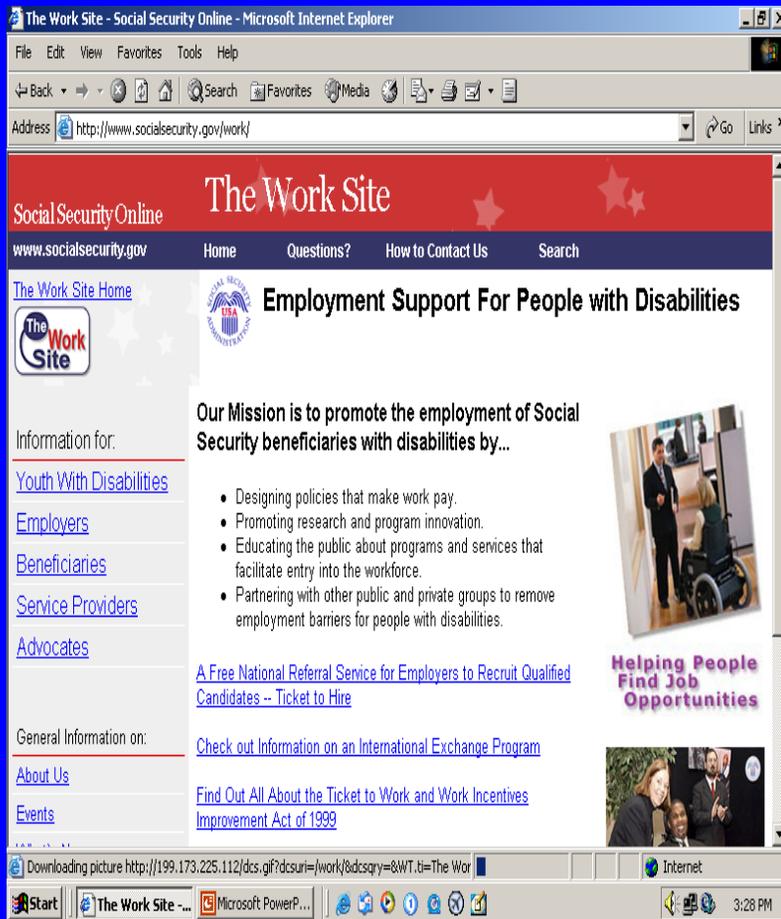
- NOSSCR is a membership organization, listing attorneys who specialize in SSA appeals. Their site has listings of attorneys.
- Ask about the fee right away. Some attorneys are willing to be paid from your benefit proceeds.

# NOSSCR (cont'd)

The screenshot shows the NOSSCR website in a Microsoft Internet Explorer browser window. The address bar displays 'http://www.nosscr.org/'. The page content is organized into two columns. The left column contains links for 'Directors', 'Upcoming National Conferences', 'The NOSSCR Forum', 'Disability Benefits' (circled in red), 'Need Representation?', and 'Welcome to NOSSCR Online'. The right column contains links for 'Social Security & Income Tax', 'Listings and Grids', 'Caselaw Topic Summaries', 'NOSSCR Links List', 'Index to the NOSSCR Forum', 'List of Available Materials', 'Now Hiring: Jobs & Services', and 'What's New?'. The taskbar at the bottom shows the Start button, several open applications, and the system clock at 3:25 PM.

- The site also answers questions about appeals, disability benefits, tax laws; and provides links to other sites for further information.
- Tel: 1-800-431-2804,  
Fax: 201-444-1823

# What Happens to My Benefits If I Go Back to Work? ([www.socialsecurity.gov/work](http://www.socialsecurity.gov/work))

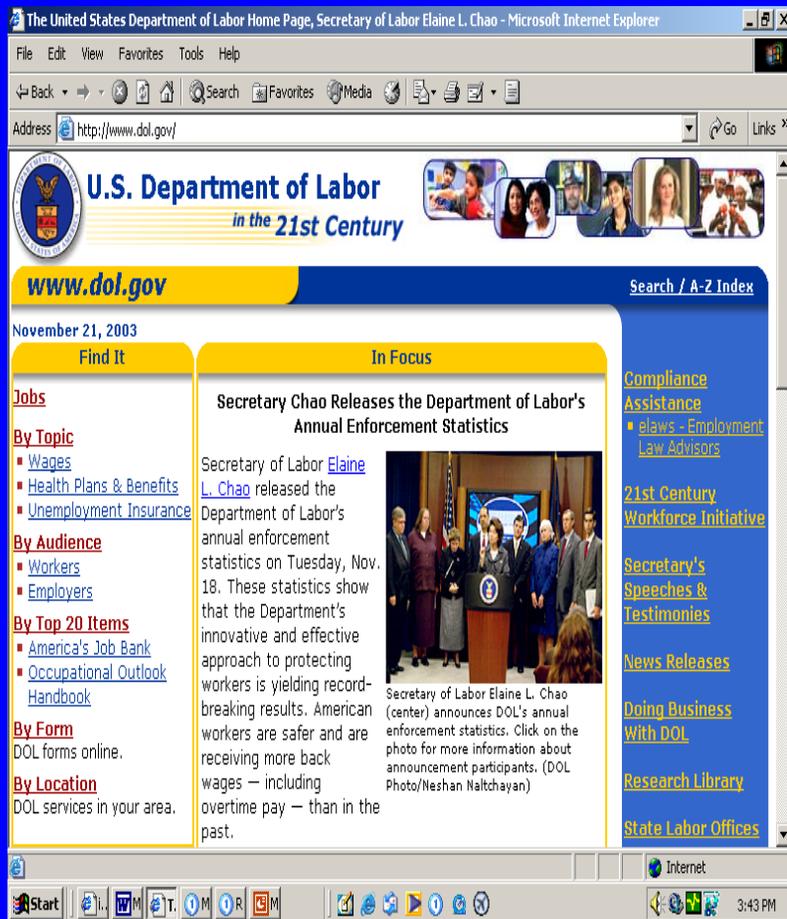


“The Work Site” section of the Social Security Web site provides information on Employment Support for People with Disabilities. It includes information about Ticket to Work, and a state-by state breakdown of programs and services available.

# **RESOURCE LIST**

The following pages list other sites and materials containing benefit information.

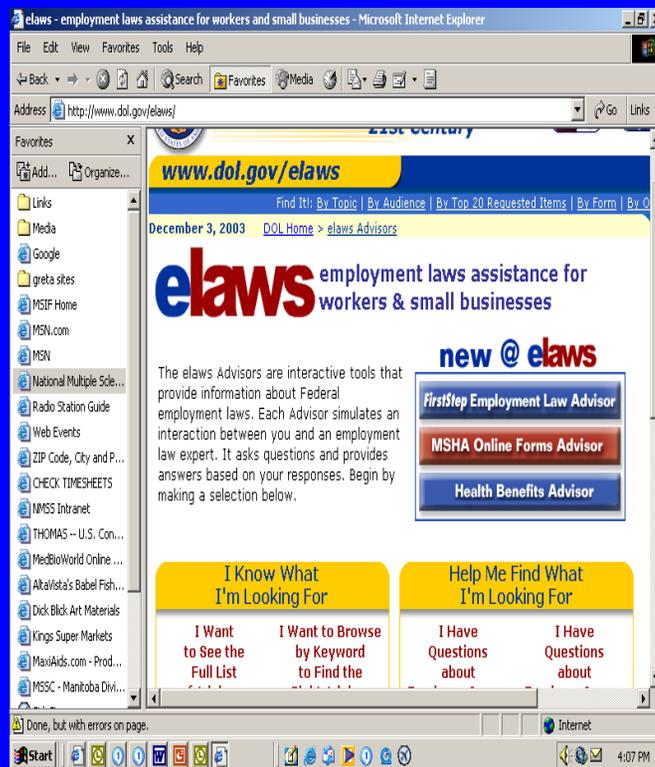
# Department of Labor ([www.dol.gov](http://www.dol.gov))



- This federal Web site includes links to [Govbenefits.gov](http://Govbenefits.gov), [disabilityinfo.gov](http://disabilityinfo.gov), and other sites.

# eLaws Health Benefits Advisor

([www.dol.gov/elaws/ebsa/health](http://www.dol.gov/elaws/ebsa/health))



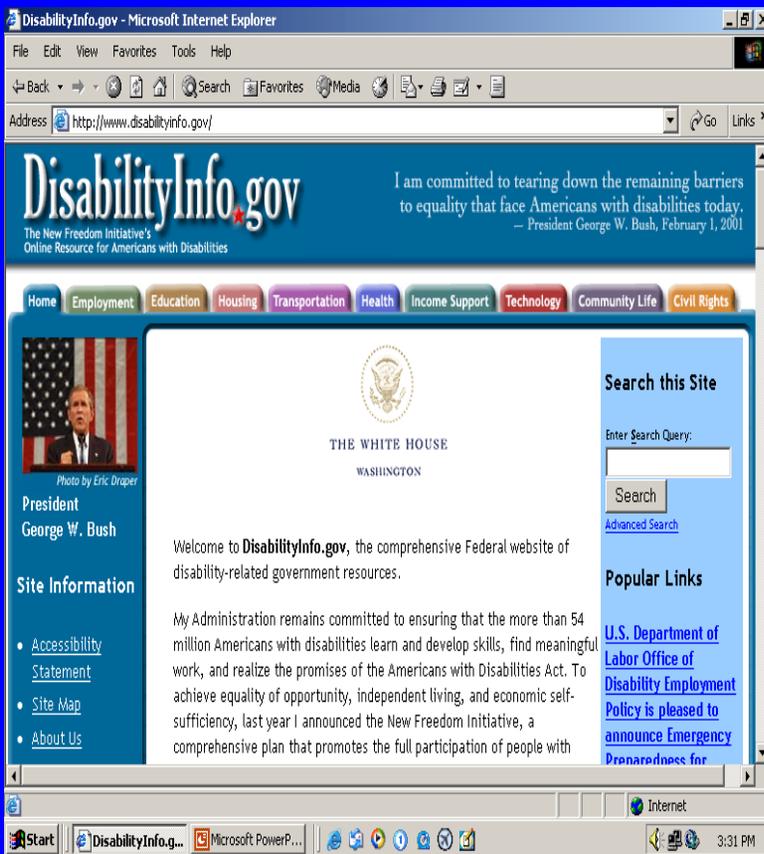
- In 2003 the U.S. Department of Labor launched an interactive Web site to help employees and their families make informed decisions about health benefits when facing life and work changes.

# Govbenefits.gov



- This is a free, confidential tool that helps you find which state and federal benefits you may be eligible to receive.

# Disabilityinfo.gov



- This comprehensive Federal site of disability-related government resources includes a link to the U.S. Department of Labor Office of Disability Employment.

## Other Resources

- U.S Department of Justice ([www.usdoj.gov](http://www.usdoj.gov))
- Americans with Disabilities Act  
([www.usdoj.gov/crt/ada/adahom1.htm](http://www.usdoj.gov/crt/ada/adahom1.htm))
- Family and Medical Leave Act  
([www.dol.gov/esa/whd/fmla](http://www.dol.gov/esa/whd/fmla))
- Equal Employment Opportunity Commission  
([www.eeoc.gov](http://www.eeoc.gov))
- Centers for Independent Living  
([www.bcm.tmc.edu/ilru](http://www.bcm.tmc.edu/ilru) )

## **Other Resources (cont'd)**

Center for Medicare Advocacy

Tel: 860-456-7790—nonprofit agency that provides assistance to people with disabilities and their advocates in areas of Medicare, educational materials, home care, and referrals.

National Association of Personal Financial Advisors.

Toll-free: 800-366-2732 to find members in your area.

## Books

- Health Insurance Resource Manual: Options for People with a Chronic Disease or Disability. by Dorothy E. Northrop, MSW, ACSW and Stephen Cooper. Demos Medical Publishing, 2003, 208 pgs. ISBN: 1-888799-69-2, \$24.95 or [www.demosmedpub.com](http://www.demosmedpub.com)

## Going On From Here



NATIONAL  
MULTIPLE SCLEROSIS  
SOCIETY

- Whatever you decide to do, always remember that the National Multiple Sclerosis Society is there to assist you. We are only a toll-free call away at 1-800-FIGHT-MS.

# Acknowledgements

- Produced by the Communications Department with reviews and assistance from members of the Client Programs and Clinical Programs Departments of the National Multiple Sclerosis Society.

*3/22/2004*