

2015

TEEL & MARONEY, PLC
425 East Baltimore Street
Jackson, TN 38301

SERIOUSLY...

WHAT ARE THE
CHANCES OF
BECOMING *TRULY*
DISABLED?

IT'S HIGHER THAN
YOU PROBABLY
THINK.

WE CAN IGNORE
THE PROBLEM
BUT WE CAN'T
IGNORE THE
FACTS.

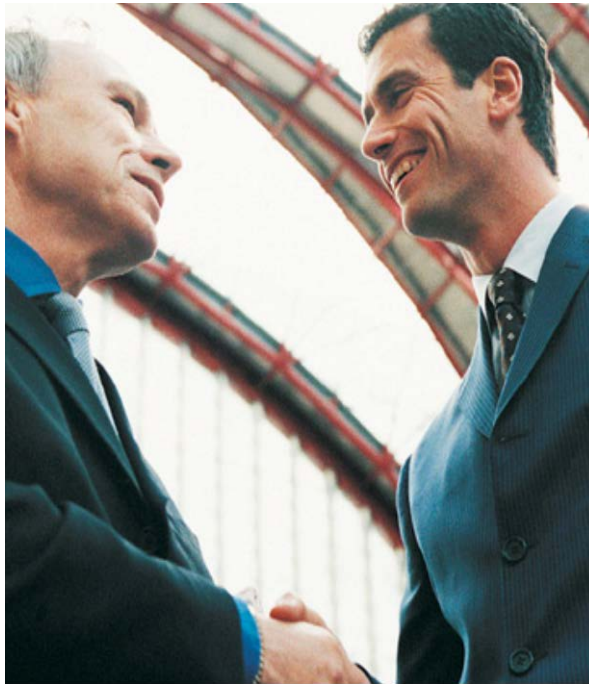
- Accidents are NOT usually the culprit. Cancer, heart disease, back injuries and other illnesses cause the majority of long-term absences.
- Just over 1 in 4 of today's 20 year-olds will become disabled before they retire.
- A typical female, age 35, who leads a healthy lifestyle, has a 24% chance of becoming disabled for 3 months or longer during her working career. (21% for a male)
- One in eight workers will be disabled for five years or more during their working careers.
- The average individual disability claim last 31.6 months.

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...Helping you get back to your practice
...Helping your patients get back to their lives

Your Role as the Treating Physician in Social Security Disability Claims



By Jerome Teel jerome@tennesseefirm.com

Some of the factors that the SSA policy includes when evaluating a treating physician's opinion are:

- Length of relationship
- Frequency of examination
By the doctor
- Specialization
- Clinical and laboratory findings
Provided by the doctor

Medical records only provide part of the story of a claimant's disability. The more important part of the story is the treating physician's medical opinion.

There are two programs through the Social Security Administration ("SSA") that provide benefits to individuals suffering from a disability. One program is Social Security Disability ("SSD" or "SSDI") and the other is Supplemental Security Income ("SSI").

Under the SSD program, when a person is employed and pays social security taxes, he or she purchases insurance through the SSA for benefits in the event he or she becomes disabled. A person has to work a required number of years to acquire this insurance coverage.

If approved, the disabled individual essentially receives the equivalent of his or her social security retirement at an earlier age, and also receives Medicare insurance. If they have not worked the required number of years to receive SSD benefits, then he or she may only qualify for SSI and Medicaid or TennCare insurance coverage. To receive benefits under either program, an individual must be disabled according to SSA's rules.

The SSA applies a "treating physician rule" when evaluating a claim for disability benefits. The reason SSA relies heavily on treating physicians is because treating physicians can provide the best detailed evidence of the longitudinal history of the claimant's medical problems. This "rule" or policy requires that significant weight be provided to the findings and opinions of a treating physician as to the nature and severity of a claimant's medical impairment. Also, the policy requires that the SSA and an administrative law judge give controlling weight to a treating physician's opinion when consistent with the objective medical evidence.

A patient's claim is enhanced tremendously when a treating physician provides his or her opinion regarding the patient's disability on forms approved by the SSA. Often times these forms are provided by the patient's attorney or representative, but sometimes they are provided by the SSA directly to the treating physician.

ACCORDING TO
CDA's 2013 LONG-
TERM DISABILITY
CLAIMS REVIEW,
the following were
the leading causes
of new disability
claims.

*Musculoskeletal
Connective tissue
Disorders (28.5%)

*Cancer (14.6%)

*Injuries and
Poisoning (10.6%)

*Mental Disorders
(8.9%)

*Cardiovascular
Circulatory
Disorders (8.2%)

ZERO DOWNTIME ZERO COST

We specialize in setting up
a time to meet with
medical professionals and
their staff to help you
understand the SSD
process and answer any
questions you may have.

If you would like more
information, please give us
a call. There is absolutely
no charge for this meeting.
It's just another way we
are bridging the gap and
improving the lives of
people and businesses.
Call us today!

Robin Bernard

Evolve Project

robin@tennesseefirm.com

731.421.1909

EVOLVE.

There are several reasons that make the
Treating doctor a **super hero**:

- **You** are the only one to bring a **unique perspective** to the medical evidence that cannot be obtained from the objective medical findings alone or from reports of individual exams arranged by SSA or brief hospitalizations.
- **You** are the only one to whom the SSA (Social Security Administration) gives **special consideration** for your opinions.
- **You** are the only one in a **valued position** who can give a detailed, longitudinal picture of a patient's medical impairments.
- **You** are the only one who can exercise **professional judgment** to determine whether your patient's stated limitations are reasonably consistent with what you know about their medical impairments.

EVOLVE.

Changing the way you think about
SOCIAL SECURITY DISABILITY



- **Physicians, your time is valuable** - we respect that! Your practice gets paid a reasonable fee for answering medical questions honestly about your patient's impairments. *Our forms are only 3-4 pages.*
- We offer a convenient time & place (your office or ours) to answer your questions and concerns regarding SSD at **absolutely no charge to you and no strings attached!**
- We don't accept just any case... Individuals **must meet certain criteria** before we agree to represent them.

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