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.

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.

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

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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.
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.

**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%)

**ZER0 DOWNTIME ZER0 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!

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**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.