



Advocator Group

*When life changes.*<sup>SM</sup>

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October 19<sup>th</sup>, 2019

# In the Loop Symposium 2019 – Social Security Disability



# Agenda

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- Who Is The Advocator Group
- What Is A SSDI Advocate?
- Social Security Disability Insurance Explained
- The Advocator Group & SSDI Process
- Common Misconceptions About SSDI
- Medicare
- Questions?



# Who Is The Advocator Group



# The Advocator Group

**History:** Founded in 2002, The Advocator Group is a nationwide advocacy organization dedicated to helping people apply for and receive Social Security (SSDI) Disability benefits. We have helped over 150,000 clients receive social Security Disability awards and take pride in our fast and favorable decisions.

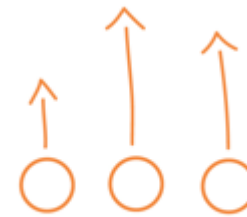
**Mission:** Our mission is to help preserve or improve the **financial well-being** of our clients.

## Core Values:



Create opportunities

Enrich lives



Grow through innovation

# Why The Advocator Group?

- **We Listen** – We take the time to fully understand claimants’ unique situations and disabling medical conditions so we can effectively advocate on their behalf. Our extensive experience enables us to build the strongest case possible.
- **We Support** – We are here for our clients every step of the way and know that applying can be overwhelming.
- **We Educate** – We help individuals navigate the complex rules and regulations of Social Security and Medicare.
- **We Guide** – We help individuals through the long, complex application process and interact regularly with SSA on your behalf.
- **We Understand** – We know that being awarded SSDI is not the end of the journey and we have the tools to assist with next steps.
- **The proof is in the numbers!**



Award Level	National Average Rates	Advocator Group Rates
Initial	36%	53%
Reconsideration	13%	21%
Hearing	42%	67%

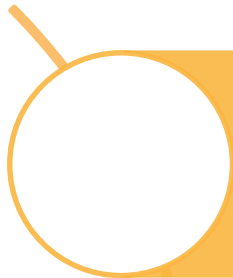


# What Is A Social Security Disability Advocate?

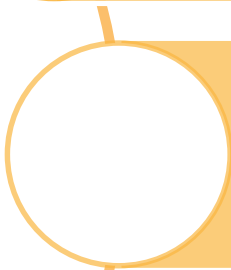




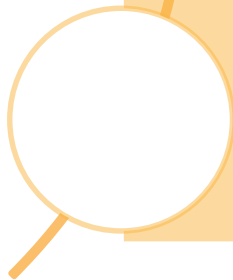
# What is a SSDI Advocate?



Disability advocates focus solely on helping people get their Social Security Disability Insurance (SSDI) claims accepted.



While claimants are not required to hire a disability advocate to file a claim, it is always a good idea to do so. This is because of the high rate at which disability cases are denied. Hiring a disability advocate early in the application process can not only increase the likelihood of your claim being approved, but it may possibly expedite the process.



A disability advocate may only be paid once your claim is **approved**. In most cases, the fee they receive is taken out of the lump sum of cash benefits you receive once your claim is awarded. This lump sum, or backpay, are the funds SSA has determined are owed once it is determined that you have been disabled for a considerable amount of time prior to your application being approved.



# Social Security Disability Insurance Explained







## Social Security Disability Insurance Explained



SSA has a  
“strict definition  
of disability”.

- SSDI is funded by a portion of the payroll taxes (FICA) that individuals pay while working. These contributions determine the amount of a claimants SSDI benefit.
- SSDI benefits are paid to qualifying workers who can't work due to severe illnesses or injuries for at least 1 year.
- SSDI is an insurance benefit that individuals have paid for and earned.



# General Requirements To File For SSDI

Claimant must be between the ages of 18 and full retirement age – under the age of 66.

Be unable to perform current occupation, previous occupation, or any other type of occupation.

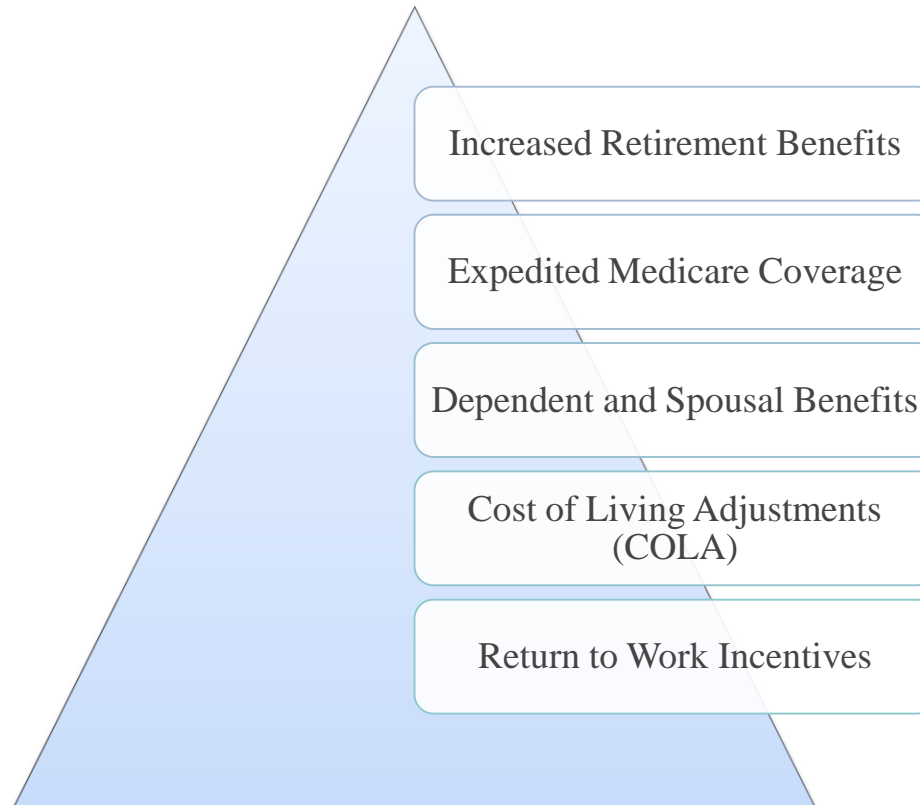
Disability is expected to last at least 12 months or result in death.

Have worked at least 5 out of the last 10 years and paid into Social Security while employed.

Have medical proof of diagnosis and receiving care from a healthcare professional.



# Claimant Benefits of Filing for SSDI





## Dependent & Spousal Benefits

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- Once the claimant is awarded, an application will need to be filed with the SSA at the local SS Office
- Dependents under the age of 18, between ages 18-19 and still in high school, or disabled prior to age 22
- Spouse must be either 62 or over & not working, or has a child in care under age 16, or disabled who is entitled to benefits
- The claimant & spouse must be married for at least one year before filing
- Benefits for a dependent end when the dependent turns 18, graduates from high school or gets married
- Benefits for a spouse end when the spouse becomes entitled to retirement or disability benefits on their own



# The Advocator Group & SSDI Process



# When Should You Contact The Advocator Group?

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To learn more about The Advocator Group, SSDI, Medicare.

If you become unable to work due to a disabling condition. Or you have been out of work due to a disabling condition.

If you have a pending claim.

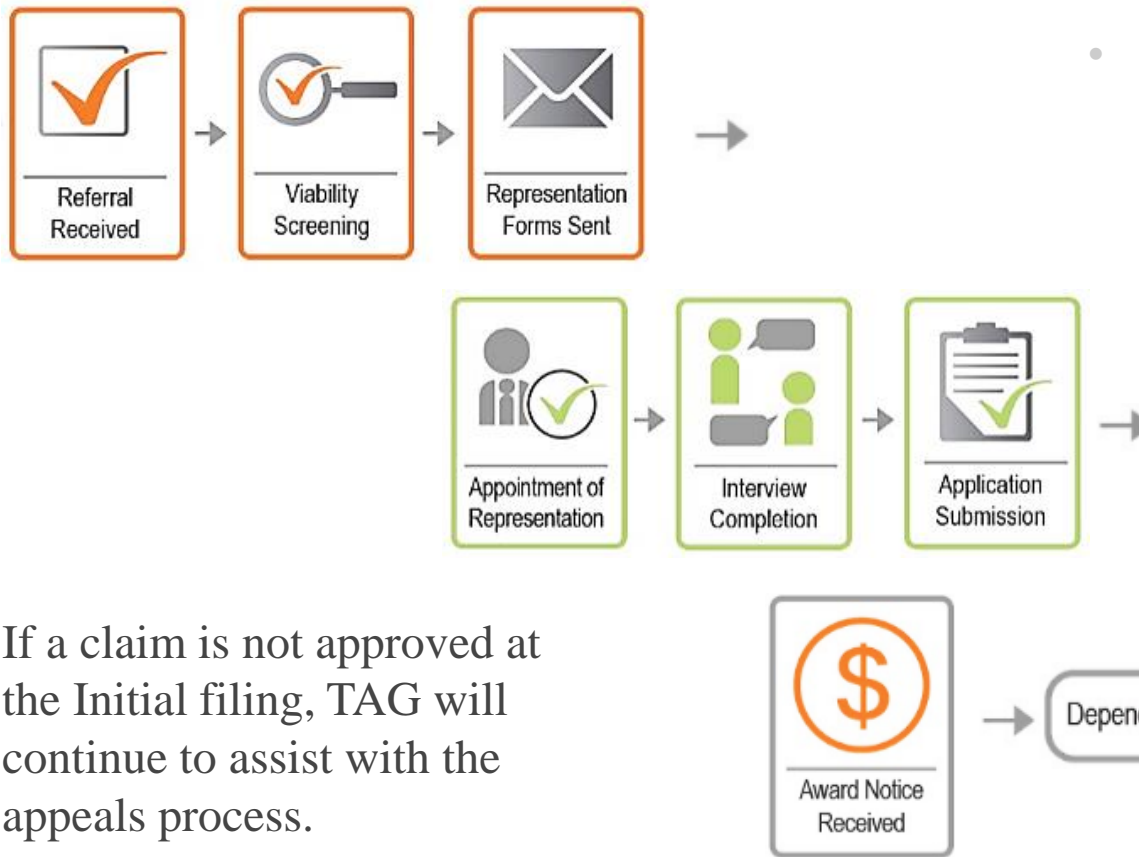
Following a SSDI denial at the Initial or Reconsideration levels.

You need representation at the Hearing level.

Refer someone you know who may qualify for Social Security Disability (SSDI) and would benefit from our services.



# SSDI Filing Steps and Timeline



- This is the “ideal” timeline for a claim, on average this will take 3 to 6 months for a decision. About 60% of claims are approved at the Initial level.

- If a claim is not approved at the Initial filing, TAG will continue to assist with the appeals process.

# Obtaining TAG Representation

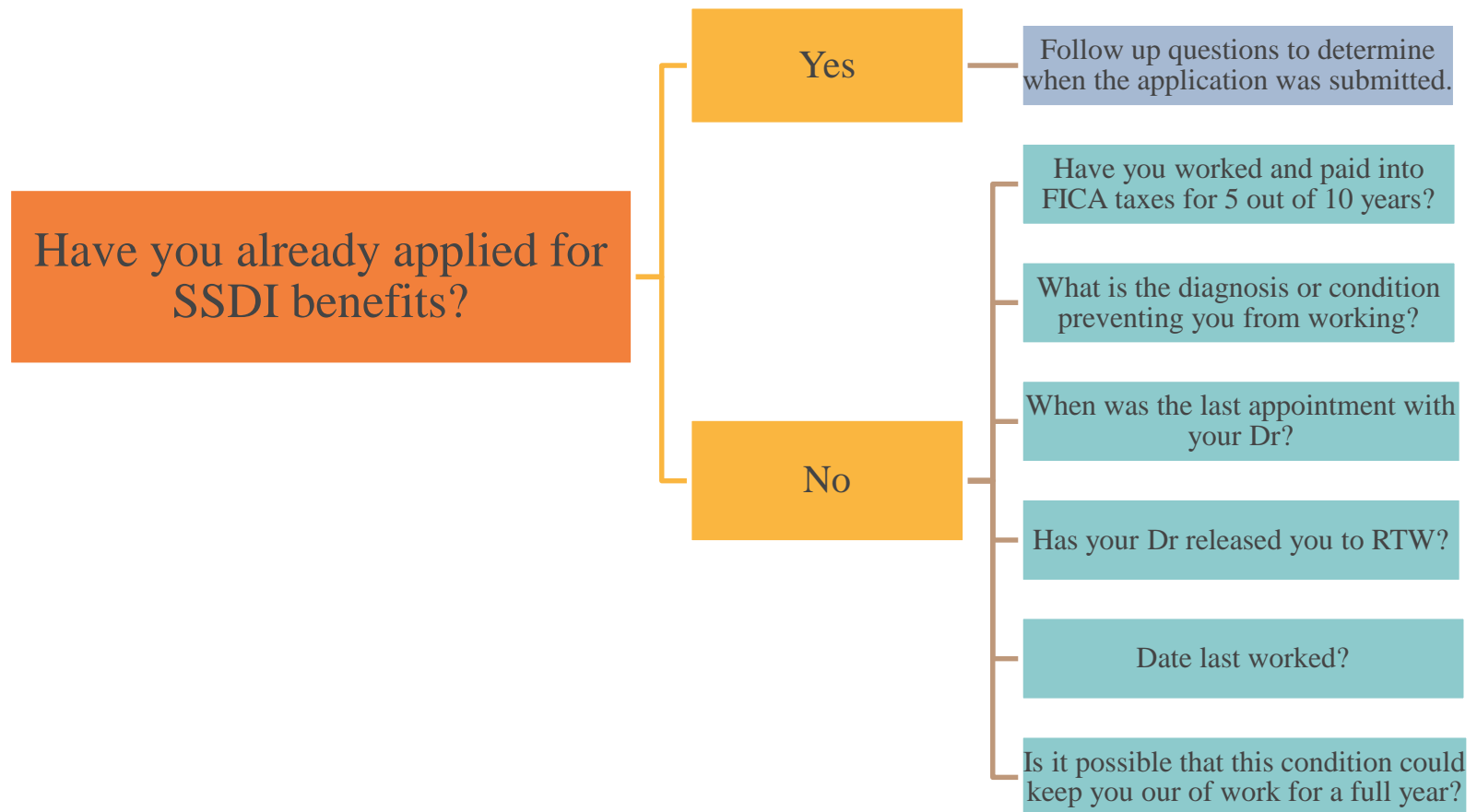


- When we learn about you as a potential client, our intake team will reach out to discuss our services.
- Once we confirm eligibility (work credits and SSDI standard) we will provide you with representation forms to sign and return.
- These forms allow us to work with SSA on your behalf. We cannot represent you without these forms.





# Advocator Screening Process



## Initial Application – First Time Filing

3-6  
months\*



- Your assigned Advocate will complete your application with you by phone and submit the paperwork through the SSA website.
- During this time TAG will communicate with SSA and update you on any progress with your claim.
- Your Advocate will also assist will filling out additional forms requested by SSA or obtaining any additional paperwork needed.
- When a decision is reached your award will be processed or you will be assisted with the next step in the claim process, filing an appeal.



# Reconsideration – SSDI First Appeal Level

6-9  
months\*



- If your Initial claim is denied, your Advocate will work with you to file and appeal called a Request for Reconsideration.
- Once SSA receives your appeal your claim will be transferred to Disability Determination Services (DDS), where your claim will be assigned for further review
- Your claim will be reviewed by a Disability Examiner (DE) who was not part of the Initial Review. The same medical evidence will be used, and any updates will be submitted
- Your Advocate will continue to follow up with SSA and help facilitate any additional information that is requested. TAG will also keep you updated on the status of your claim.

# Hearing – SSDI Second Appeal Level

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12-18  
months\*



- If your Reconsideration appeal is denied, we will work with you to file a Request for Hearing.
- The Advocator Group works with licensed disability attorneys who are focused in the SSDI process.
- Once your hearing is scheduled, you will be assigned an attorney that will represent you at your hearing with an Administrative Law Judge.
- Your Advocate will be working with you through this period to keep your information up to date and obtain current medical records.
- Medical or Vocational experts may also be in attendance at your Hearing.





# Appeals Council – SSDI Final Appeal



- If your Hearing results in a denial, TAG will review the claim and the decision. We will determine if it is appropriate to submit a written brief to the Appeals Council, with your consent.
- The Appeals Council reviews the hearing decision to determine if it was rendered properly according to the law.
- Prior to submitting an AC brief, we will evaluate what is in your best interest – to file and appeal or start a new Initial Application.





# Attorney Strategy

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- National attorney partner strategy results in much larger attorney network, creating more scheduling flexibility than with other models and allows us greater selection.
- Independent *local* attorneys tend to have more experience with specific *local* hearing offices and ALJs, resulting in higher likelihood of success for clients – differentiation through **proximity & performance**.
- Actively manage attorney partners to ensure all attorneys are held to our high performance and service standards.
- Investments in industry-leading hearing analytics platform.



# The Advocator Group – Additional Offerings

- SMS – Text Message Updates
- Ride Assistance
- Email Updates and Reminders
- Client Portal
- Regular Claim Status Updates
- Medical Record Retrieval
- Dedicated Advocates
- Continuous Investments in Improvement
- Refer a Friend program ([advocator.com/refer](http://advocator.com/refer))
- Free-of-charge: Prescription savings card ([advocator.com/rx-savings-card/](http://advocator.com/rx-savings-card/))



# Common Misconceptions







## Common Misconceptions About SSDI



I must be out of work for a year before applying for SSDI



I can't work while collecting SSDI benefits



The system is fraudulent and denies all applications





# SSDI vs. SSI

## SSDI – Social Security Disability Insurance

- **Source of payments**
  - Disability trust fund.
  - Funded by payroll (FICA)
- **Minimum Initial Qualification Requirements**
  - Must meet Social Security’s disability criteria.
  - Must be “insured” due to contributions made to FICA based on your own earnings, or those of your spouse or your parents.
- **Health Insurance Coverage Provided**
  - Medicare

## SSI - Supplemental Security Income

- **Source of payments**
  - Funded by general tax revenues.
- **Minimum Initial Qualification Requirements**
  - Must have limited income and resources.
  - Must meet Social Security’s disability criteria.
- **Health Insurance Coverage Provided**
  - Medicaid



# Medicare



# SSDI and Medicare Eligibility

**65+**

OR

**SSDI Awarded**

Anyone over the age of 65.

After being awarded SSDI, individuals are eligible for Medicare after a 2-year waiting period.

Aevo, a subsidiary of The Advocator Group, is here to guide you through the Medicare process and help you select the plan that best fits your needs.



# Client Solutions - Medicare Assistance



- **Who is Aevo?**
  - A Medicare-focused insurance services company that provides personal guidance and enrollment support to any individual eligible for Medicare.
- **What Aevo does**
  - Provides individuals with a complete overview of Medicare.
  - Guides individuals through the enrollment process to help them choose an ideal plan that will meet their medical and financial needs.
  - Licensed Agents consult with clients to select the most appropriate plan option.



# Client Solutions - Medicare Assistance



## **Aevo Insurance Services, LLC**

Whether you have recently been awarded Social Security Disability benefits, are currently uninsured, or have coverage through an employer or government plan, the licensed Medicare specialists at Aevo Insurance Services, a subsidiary of The Advocate Group, are here to support you in making the proper financial decisions as you transition onto the Medicare program.

### **CONTACT INFO**



+1 (877) 406-5160



[www.aevoservices.com](http://www.aevoservices.com)





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Questions?





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## Contact Us Today!

Whether you are interested in applying for Social Security Disability benefits, need assistance with an existing claim, or have questions about Social Security Disability, we're here to help.

### CONTACT INFO



Call: [\(877\) 261-1947](tel:(877)261-1947)



Visit: [www.advocator.com](http://www.advocator.com)



Email: [tadamson@advocator.com](mailto:tadamson@advocator.com)

The Advocator Group helps individuals obtain Social Security Disability benefits and guides people through Medicare enrollment.







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Thank you!

