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An Insider's Guide To Social Security Disability: How To Get The Benefits You Deserve

AN INSIDER'S GUIDE TO SOCIAL SECURITY DISABILITY

HOW TO GET THE
BENEFITS YOU DESERVE

CHARLES RICHFIELD



Synopsis

Here's how YOU can avoid the mistakes that cause many disability claims to be wrongly denied. Did you know that more than half of those who apply for Social Security or SSI disability and receive a medical decision are eventually APPROVED? However, it is also true that only about 35% of people filing for benefits are approved the first time they apply. This means that many cases are denied the first time and then approved after filing an appeal. Why are so many claims denied the first time? In many cases, the initial application is just not filled out correctly. No matter how severe your medical problems are, if you don't explain them well enough and provide the right information when you apply, your claim can be denied. As a former Social Security Claims Representative who recently retired after 25 years of handling disability claims, the author of this book can offer you the benefit of his experience by walking you step-by-step through the application process. In this simple, easy to follow, no-nonsense guide, Charles Richfield focuses on what you really need to know as a claimant for disability. He does not waste your time with useless information about the history of Social Security, and does his best not to confuse you with unnecessary details about rules, regulations and exceptions that don't apply to most people applying for benefits; this is NOT a training manual! You will learn and understand:

- The basic types of disability benefits and how to qualify for them
- How the medical decision is made
- How to decide if you need a lawyer
- What you need to do even BEFORE you file the application
- How to go about filing your own application without even coming into an office
- What you need to know about applying in person or by phone
- What you need to do while your application is waiting for a medical decision
- What to expect if your application is approved
- The best ways to file effective appeal requests that will maximize your chances of being approved

In addition, the author has included a Special Bonus Section near the end of the book which not only gives you expert advice about filling out the medical and work history sections of the Adult Disability Report; it also explains how you can find out EXACTLY what kinds of medical records and test results the examiner will be looking for according to the type of illness or injury you have. That information alone could help you provide the examiner with the proof needed to approve your claim! If you or someone you know is unable to work because of injury or illness, don't wait! You can lose hundreds, maybe thousands of dollars in disability benefits if you wait too long to apply—it happens to other people much too often. File that application as soon as you can, but also make sure you fill it out THE RIGHT WAY from the start! This book will help you to do just that.

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Customer Reviews

Great information, very comprehensive. Having a book like this is like having a guide to understand what documentation is needed and the steps to take to make sure that you don't overlook anything. For those with a legitimate disability and a supportive doctor, this book can help eliminate some fear and misunderstanding. I was able to apply and receive benefits without use of an attorney, making sure I had all the correct documentation and following the recommendations in this book.

Helpful for navigating the system but I have found that in the end you need a lawyer to help. The system is just set up that without a lawyer you get nowhere even if you are clearly disabled. It's all about disqualifying as many as they can. Don't go it alone or you are wasting your time.

Wish I had read this book prior to applying. I know that with the information in this book, I am better equipped going into my appeal , and pending court date.

This book had a lot of great information and was a quick book to read. I'm glad I finally figured out why I haven't won my disability case yet.

Great read. No filler. Get's to the point.

The author gives you an insight inside the functions of a disability examiner and gives you a step by step approach on how to apply for disability benefits. Very informative,

This was an excellent book with clear, basic information regarding the Social Security Disability

system and process. It gives good advice to prepare for the application process. While I have worked in the legal profession for over 40 years, I agreed with Mr. Richfield's thoughts and opinions regarding retaining legal representation, although there are always those situations where an attorney should at least be consulted. Also, I emailed Mr. Richfield directly with a question and he promptly got back to me with his response and some reference links.

A clear and no dilly dally approach to the steps in working on your case to receiving all benefits. Describes everything you need to prepare for. Great informative book a must read .

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