NATIONAL MULTIPLE SCLEROSIS SOCIETY

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msconnection

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Ohio Buckeye Chapter

Studies show that early and ongoing treatment with an FDA-approved therapy can reduce future disease activity and improve quality of life for many people with multiple sclerosis. Talk to your healthcare professional and contact the National MS Society's Ohio Buckeye Chapter at www.MSohiobuckeye.org or 1-800-667-7131 to learn about ways to help manage multiple sclerosis and about current research that may one day reveal a cure.

Making a Difference at the MS WALK

By Lisa Hetrick, Communications Intern

What better way to support people with multiple sclerosis than to have joined others for the National MS Society's 2006 Christopher & Banks MS WALK presented by Giant Eagle and Serono/Pfizer. Thousands of MS supporters stepped out in April and May to raise awareness and funds to help find the cure for MS.

Walkers enjoyed picture-perfect weather and great camaraderie at 13 MS WALK sites across the Ohio Buckeye Chapter area. Walkers also enjoyed the satisfaction of assisting with the mission to end the devastating effects of MS by completing the routes and raising pledges. All walkers were rewarded with a congratulatory medal and a celebratory lunch.

Whether you were walking for a family member, a friend or a coworker, or walking for medical research, equipment, or one of our many programs, the MS WALK would not have been as successful as it was if it wasn't for you.

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UNDERSTANDING SOCIAL SECURITY DISABILITY INSURANCE

By Mary B. McKee, Attorney at Law

Social Security Disability Insurance is not an easy program to understand. However, there are people and resources available to help you decide if you qualify or want to consider applying for the program. Perhaps you have wondered how many more months you're going to be able to keep working or about how long you could last without a pay check until your disability came through. It is also possible you have just received your first denial from Social Security and still have the phrase "not disabled" echoing in your head.

According to the Social Security Administration, severe, disabling MS is defined under "Listing 11.09" as MS with "disorganization of motor function" (affecting two extremities, resulting in sustained disturbance of gross and dexterous movements, or gait and station), or a severe visual or mental impairment, or demonstrable, significant, reproducible fatigue of motor function with substantial muscle weakness on repetitive activity. A mere diagnosis or four-month flare-up is not sufficient.

Depending on when you become disabled and what your financial situation is at the time, you may qualify for one of two disability programs, both programs, or neither program. If you have worked long enough and recently enough to be covered under Social Security, you (and your minor children) may be eligible for a monthly SSD (Social Security Disability) benefit. This would be based on how much you have put into the Social Security system through your employment taxes. Some people with low earnings are eligible for both SSD and SSI (Supplemental Security Income). After about two years on SSD, you will be eligible for Medicare (including the new Part D prescription drug coverage). If you have not worked enough to qualify for SSD or have a low earnings history, you may be eligible for SSI and Medicaid, but only if you and your spouse have little or no income and savings (excluding home and car). Sometimes a disabled spouse who has worked for years, unpaid, in the household raising children, will not be eligible for any benefits because they are not covered under SSD and their working spouse disqualifies them from SSI.

There is a disability test for both SSD and SSI, and it is the same. Also be aware that you do not get more money the more disabled you are. Unlike Workers' Compensation, there is no temporary or partial disability coverage available. The disability must be total and permanent (expected to last 12 months or more).

Depending on the worker's age, education, and past work experience (looking back 15 years), a claimant may have to prove only that they can't go back to their old job. Younger workers under 50 usually have to prove that they are unable to do any job anywhere, anymore.

Nationally, about 50 percent of claimants who apply are eventually granted their Social Security benefits. Many applicants are not offered Social Security benefits the first time they apply. Please do *(continued on page 11)*

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not worry, there are additional steps you can take if you do not get approved for benefits the first time. Statistically, about 30 percent of those who receive benefits are granted them the first time they apply. (Ohio is consistently lower than the national average).

The next step after initial denial is the reconsideration level (often a rubber stamp unless your condition has rapidly deteriorated), then the hearing level. Of those who eventually obtain their benefits, about 75 percent of them are approved by an Administrative Law Judge at the hearing level, so it is important that you not give up too early. Unless a claimant is granted right away, most go up all three steps of the appeal ladder. This process can take over two years. Because of the backlog in our area, 3,000 of the 12,000 cases awaiting hearings were sent to judges in California, who now hold hearings via satellite TV.

It is very important to keep up with your appeals and turn them in before the deadline dates. If your case is finally approved, Social Security will give you a settlement that dates back to the original date of your application if you correctly follow the steps of the appeal process.

Staff at the National MS Society has resources available for you if you are considering applying for Social Security or if you have been denied. Staff will also write letters of support for you to include with your application.

Please contact the National MS Society office at 1-800-667-7131 for more information.

Mary B. McKee is an attorney with Hickman & Lowder Co., LPA in Cleveland.

Have you been diagnosed with benign or mild multiple sclerosis and have been excluded from your individual health insurance plan? If you or anyone you know has been denied individual healthcare coverage due to a diagnosis of either benign or mild MS please call Robin at 330-201-3020 or e-mail at MSDeniedInsurance@zoominternet.net.

MSCONNECTION AVAILABLE ONLINE

In an effort to reduce overhead costs so that more valued donor dollars can support services and MS research, you now have the option of receiving future editions of MSConnection online. If you have not already done so, please contact us at oha@nmss.org or 1-800-667-7131 and let us know if you would like to receive the electronic version in place of the version we print and mail to you. Many thanks to the hundreds of Society members who have already requested "e-version only!"

Every hour of every day, someone is diagnosed with MS. This is why we're here.