

What You Should Know Once You're on Social Security Benefits



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The information presented in this eBook is not intended as legal advice. Seek competent legal counsel regarding any legal matter you may have.

Continuing Disability Reviews

SSA will periodically review your case if you are receiving disability benefits.

- Usually cases are reviewed every three years; but some cases are reviewed more often.
- Sometimes the judge's decision will tell SSA to review you at a certain time.
- Most people who are reviewed do not have their benefits stopped.



What will I have to do for a "continuing disability review"?

You will be asked to complete forms about:

- your medical treatment,
- any vocational training or work
- and how your condition has changed since the time you were found eligible for disability benefits.

Is there anything that I can do now to help make sure that my benefits will continue?

The very best thing you can do is to continue seeing your doctor. A lot of people with long-term chronic medical problems stop seeing their doctors because no treatment seems to help. This is a mistake.



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Continuing Disability Reviews

(Cont.)

When SSA conducts its review, there won't be any medical evidence to show that your condition is the same as it was when you were first found disabled.

What if SSA finds that my disability has ceased but I'm still not able to work?

The notice you will get from SSA after your "continuing disability review" will explain your appeal rights. Read this notice carefully, and contact an attorney if you receive one. You must file appeal paperwork within 60 days of the notice to appeal it.

But if you appeal within ten days of the date you receive the notice, your benefits will continue during your appeal. So be sure to act quickly.



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Help With Medicare Part D

If you receive Medicare and have trouble paying your Medicare costs, you may qualify for help.

Help is available through two programs—

1. the QMB (Qualified Medicare Beneficiary program)
2. and the SLMB (Specified Low-Income Medicare Beneficiary program).

How do I know if I am eligible?

Keep in mind that the state where you live determines your eligibility. In some states your income can be higher than the amounts listed below:

- For the QMB program, your income cannot be more than 100 percent of the Federal Poverty Guidelines (also called the Federal Poverty Level).
- You can qualify for the SLMB program if your income is between 100 and 120 percent of the Federal Poverty Guidelines.
- See the [Federal Poverty Guidelines for 2009](#).
- Additionally, for 2009, you cannot have financial resources such as bank accounts or stocks that total more than \$4,000 for one person or \$6,000 for a family of two. Resources generally are things you own. However, not everything is counted. The house you live in, for example, doesn't count; and generally one car also doesn't count.



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Help With Medicare Part D

(Cont.)

How do the programs work if I qualify?

If you qualify for assistance under the QMB program, you will not have to pay:

- Medicare's hospital deductible amount, which is \$1,068 per benefit period in 2009;
- The daily coinsurance charges for extended hospital and skilled nursing facility stays;
- The Medicare Medical Insurance (Part B) premium, which is \$96.40 per month in 2009;
- The \$135 annual Part B deductible;
- The 20 percent coinsurance for services covered by Medicare Part B, depending on which doctor you go to.

If you qualify for the SLMB program, you will only receive assistance with the \$96.40 monthly Part B premium.

In Colorado, contact 1-888-696-7213 or visit [Colorado's Senior Health Assistance Program](#) to find out if you are eligible.

Outside Colorado, call the Centers for Medicare and Medicaid Services (CMS) on its toll-free telephone number (800) 633-4227, or contact [Medicare online](#).



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Medicare and Medicaid Help

Medicaid

Medicaid in Colorado:

1(800) 221-3943

<http://www.chcpf.state.co.us/>

Medicare nationwide:

<http://www.cms.hhs.gov/home/medicaid.asp>

Medicare

Medicare in Colorado:

1-888-696-7213

<http://www.dora.state.co.us/insurance/senior/senior.htm>

Medicare nationwide:

1-800-633-4227

<http://www.medicare.gov/>

<http://www.cms.hhs.gov/home/medicare.asp>



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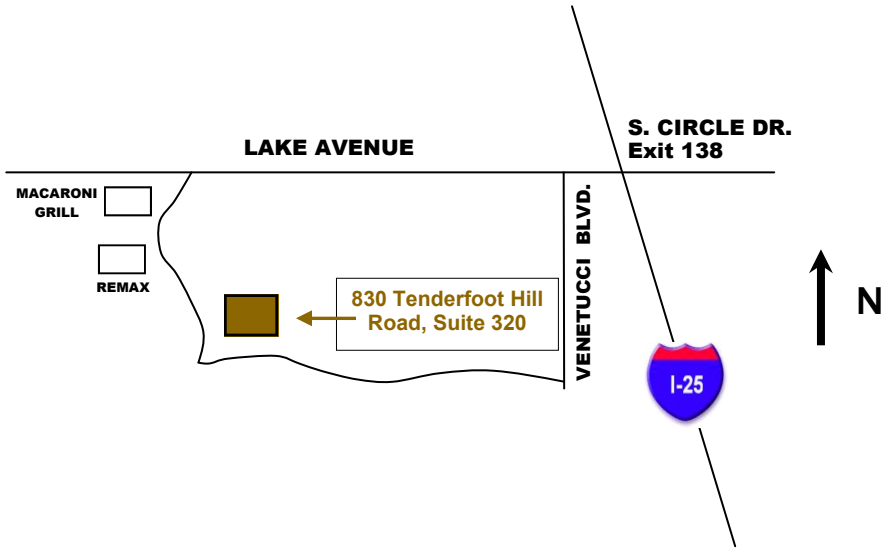
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