



FALL  
2016

## FAREWELL TO KAREN DAVISON

Karen joined Hansen Law in January 2011 after working at the Social Security Administration for over twenty-four years. She retired from our firm in August 2016, and now serves as an off-site consultant to our crew, providing guidance and advice on technical Social Security issues. Karen served as our Social Security Disability Specialist, providing information, assistance and technical expertise to clients seeking Social Security Disability Benefits. We learned a lot from Karen and she will be greatly missed!



## WELCOME TAYLOR LEGLER

Taylor joins Hansen Law as our new Office Clerk. Taylor graduated from the University of Nebraska-Lincoln in August 2016 with a degree in Global Studies and a minor in Sociology. Emphasizing her studies in human rights and identity, culture and society. Taylor has a passion for working with others by actively volunteering and getting involved in the community. She held multiple leadership positions during her collegiate years in clubs and Greek life, and continues to partake in university events. Taylor will be continuing her education working towards a bachelors degree in nursing.

## FREQUENTLY ASKED QUESTIONS

- \* **How long will my case take?** It can take over two and a half years from the time that you file your disability claim for your case to be heard by an Administrative Law Judge
- \* **Why does it take so long?** The Social Security Administration receives over 2 million disability applications every year. The Omaha ODAR office has approximately 4,500 cases pending and has 11 judges.
- \* **Can't you do anything to speed things up?** We understand how frustrating it can be to have to wait so long for your hearing, but we cannot speed up the process. You can help your case move forward by completing all paperwork timely and thoroughly.
- \* **What are you doing to help me?** Throughout the disability process we work to develop your case in the best possible way. At the initial and reconsideration levels we work to make sure that Social Security has obtained all of the information that it should have obtained in their initial review. If they did not, we provide that information to them. We also work to get medical records and medical opinion statements from your medical providers and other evidence supporting your claim. At the hearing level, we have to obtain all of your medical records and prepare your case, and you, for the hearing.
- \* **What can I do to help you?** Get treatment for all of your medical conditions; Social Security relies on objective medical evidence to prove disability. Please return paperwork to our office promptly. Some of the forms Social Security requires can be lengthy and confusing; maybe a friend or loved one can assist you. Please wait patiently for us to return your call; as we are working on cases, we will return your call by the next business day. If possible, email or mail us important information. Keep a list of all of your medical providers, appointments, and medications.
- \* **Will I win my case?** You must have objective medical evidence that shows that you can not do any of your past work and that you can not do any other work that exists in the national economy in reasonable numbers.
- \* **If I am awarded benefits, how long will it take to get them?** Your regular monthly check will likely be deposited in your bank within a month or two after your case is decided. Your back award may take several months to be deposited.

Much more information can be found at [www.mkhansenlaw.com](http://www.mkhansenlaw.com) and at [www.ssa.gov](http://www.ssa.gov)



**HOW TO  
CONTACT US**



**Election Day is November 8, 2016**



**Email is best:**

brittany@mkhansenlaw.com  
trisha@mkhansenlaw.com  
tracy@mkhansenlaw.com  
taylor@mkhansenlaw.com  
marykay@mkhansenlaw.com  
**402-477-0230**

- \* Trisha: Ext. 2-Initial and Reconsideration levels
- \* Brittany: Ext. 5-ALJ level
- \* Tracy: Ext. 3-Post-decision

If you do not reach us when you call, please leave a detailed message. We are often working on client's claims or on the telephone with medical providers, or Social Security.

Who we elect may have a significant impact on our lives. We encourage everyone to become informed on the issues that may affect you or your loved ones and **VOTE**.  
How you vote is your choice; choose wisely!



**Are you registered to vote?**

If not, you have until **October 21** to mail your registration or until **October 28** to register to vote in person at the Election Commissioner's Office in the county in which you live. You can even register to vote online! Go to: <https://www.nebraska.gov/apps-sos-voter-registration/>

**Have you ever voted by absentee ballot? Do you plan to this election?**  
It is easier than ever to vote by absentee ballot. Return the enclosed application to your county Election Commissioner by **October 28** and they will mail you a ballot.

**Let us know if you need assistance mailing your voter registration or ballot.**



**SSI/SSDI COMPARISON**

**SSI:** A needs-based disability program with eligibility determined by your assets. You must have very limited resources to be eligible. Dependents are not eligible for benefits.

**SSDI:** A disability insurance program that workers have contributed to. A person's monthly benefit amount is determined by their contributions. Dependents are eligible for benefits.

You can be eligible for both disability programs. If your financial situation has changed since applying for SSDI benefits, you may be eligible for SSI too.

Have questions or want to see if you are eligible for SSI?

**Call 1-800-772-1213**

**Can I Have My Student Loan Discharged Because I am Disabled?**

A total and permanent disability (TPD) discharge relieves you from having to repay a Direct Loan, Federal Family Education Loan (FFEL) Program loan, and/or Federal Perkins Loan or complete a TEACH Grant service obligation on the basis of your TPD. Before your federal student loans or TEACH Grant service obligation can be discharged, you must provide information to the U.S. Department of Education (ED) to show that you are totally and permanently disabled. ED will evaluate the information and determine if you qualify for a TPD discharge.

To find help on how to show that you are totally and permanently disabled and how to apply for a TPD discharge visit the website of the Federal Student Aid and Office of the Department of Education at <http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts/disability-discharge>.

