



The Easiest Guide Ever Written on Social Security Disability Benefits

...and how you can get them

Discover How You Can Get Your Social Security SSI
& Disability Benefits From a Bloated Bureacracy
Obsessed With Telling You..."NO!"

Teresa M. Grasso-Herlan

“

**That was all a man
needed: hope. It was
lack of hope that
discouraged a man.**

- Charles Bukowski

”

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Introduction

The quote at the front of this book is so relevant to what you're about to read in the next few pages, that I want to make sure it is the first thing you saw when you open this book. Every day I encounter people who have had their lives turned upside down by medical conditions that leave them unable to work.

Through no fault of their own, they're left to suffer not only with a condition they didn't ask for, but some are even pushed into financial hardship, because they can no longer work.

Let's face it, the bills don't stop coming in the mail, just because someone can't work.



Some react to a situation like this with a hopeless attitude, but others take a more optimistic attitude and try to get help from any and every source possible.

If you, or someone you know, is in a situation where their medical condition has left them unable to work, I am here to tell you there's hope. The problem help isn't always easy to find.

So who am I, and why should you care what I have to say?

My name is Teresa Grasso-Herlan, and the owner of Social Security Law Center. I've had the privilege of working with hundreds of individuals looking to navigate the complex, bureaucratic mess that is the Social Security System.

I have been practicing only Social Security disability law since January of 2005.

My system of taking clients individually and walking them through the maze of getting my clients approved for Supplemental Security Income (SSI) and/or Social Security Disability Insurance (SSDI) has been very successful, in fact...

I've won over 90% of the cases I've taken. I cannot guarantee you will win, but with my system the chances are very good.

Unlike most attorneys who will take on any case of any variety, I choose to focus only on social security disability cases. (I like to think this gives me an advantage, since I can address all my cases with laser focus.)

This book was written because I was so frustrated with the information out there regarding Social Security disability process, and the help that can be found isn't much better than what you'd find at the DMV.



It's like most things with the government...

Rules are complex, hard to understand, and if every 'i' isn't dotted and every 't' isn't crossed, then odds are you have no shot of getting the help you deserve, need, and even earned.

No one should ever be denied a benefit they earned, and qualify for, just because the government wants to make things so complicated that most people quit looking for help.

I'll even be glad to help you myself, if you'd like, but first do me a favor and read the rest of this book. You'll know a lot more about what the Social Security & Disability approval process is like, and be better prepared to either help yourself, or someone you know. See you inside!

The Two Types Of Social Security Benefits (In Plain English)

"To every American out there on Social Security, to every American supporting that system today, and to everyone counting on it when they retire, we made a promise to you, and we are going to keep it."

-- George H.W. Bush

Have you ever been to the Social Security Administration (SSA) website? If you have, then you know it's a bit complicated... just like most things the government does.

So to make it easy, I'm going to give you a brief run-down of both types of Social Security disability benefits. They are **Supplemental Security Income (SSI)**, and **Social Security Disability Insurance (SSDI)**.

Both programs are administered by the Social Security Administration and only individuals who have a disability and who meet certain medical criteria can qualify for benefits under either program.

In order to prove you are disabled under SSI or SSDI you must show:

1. You are not "working." "Working" is defined by a certain dollar amount you make every month before taxes are withheld.
2. You must have a physical or mental condition that impacts your ability to work. The condition must last OR be expected to last at least 12 months.

3. Generally you have to show you cannot work after considering your limitations, age, education, and prior work history.

Supplemental Security Income (SSI) is strictly income based and is funded by general fund taxes. It's a "means tested" program, meaning it has nothing to do with your previous work history, but is based solely on your current need.

In order to qualify for SSI, you must have very limited income and assets.



Basically it's designed to help the aged, blind, and disabled individuals, who have very little or no income. It provides cash to meet basic needs for food, shelter, and clothing.

One important thing to note is that if someone is disabled and they're eligible under the income requirements to receive SSI, they're also able to receive Medicaid in the state that they reside.

Social Security Disability Insurance (SSDI) is funded through payroll taxes. In essence, when you work, the government takes their share first in the form of taxes. The part that says "FICA" or "Social Security Employee" is the portion that pays for SSDI.

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EMPLOYEE Johnson, Bob	SOCIAL SECURITY NO XXX-XX-6789	DEDUCT XXX
EARNINGS	HOURS	AMOUNT
Regular	40.00	720.00
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GROSS EARNINGS:		774.00
TOTAL DEDUCTED:		213.29
NET EARNINGS:		560.71
SICK LEAVE: 24.00 HOURS AVAILABLE		

Yep, the government reaches into every one of your paychecks and takes out a portion, they then went out and bought an insurance policy, and didn't even bother to ask if you wanted it.

That means that you are legally entitled to every penny in your disability insurance policy, as long as you fit the criteria of the above 3 things I mentioned.

— “
**God, isn't this exciting? I earned
this. I wiped tables for it, I
steamed milk for it, and it was
totally-not worth it. Who's FICA?
Why's he getting all my money?
- Rachel (From NBC's Sitcom
Friends)**

” —

How To Know If You Qualify

Chances are you wouldn't have even flipped open the first page of this book if you didn't think you or someone you know may qualify for disability benefits. But how can you be certain?

The short answer is... you can't.

If you want a good idea if you qualify for SSI or SSDI, then here's what you need to ask yourself:

1. Do you currently have a physical or mental condition that affects your ability to perform your past relevant work (i.e., the work you have done in the last 15 years), or to do other work?
2. Will it keep you from working for at least 12 months?
3. Are you currently seeking, or would you be willing to seek medical treatment for the condition? This is where good medical documentation is vital.



Answering yes to the above questions means that you're most likely in a good position to qualify for SSI or SSDI benefits. The problem is, you won't know for sure unless you navigate the maze of the Social Security Administration or have a good lawyer do it for you.

I'm going to add something here. If you're someone who has worked, done your best to support yourself and your family, and are suffering with a disability, but you have never wanted to receive money from the government, but are now in a position financially where you have to...



Receiving disability benefits is not the end for you. It's a new beginning actually. Disabilities prevent individuals from working, and without work, quality of life, happiness, personal fulfillment, and self-worth all suffer.

Receiving benefits is a way to stem the tide, and to get yourself back on solid footing, so that new skills can be learned, treatments can be received, and life can go on. Don't ever let the thought of receiving money from the government deter you from receiving benefits. Like I said before, you paid for them!

Going Through The Process On Your Own

Frustrating, disheartening, depressing, and baffling are all words I've heard used to describe the process of filing for disability benefits. As someone who handles the paper trail that flows to the Social Security Administration for decades, I can tell you, it's not an easy thing to do, and I do it for a living!

One of the biggest frustrations in applying for benefits is the application itself. If you have questions and need help starting your application over the phone, be prepared for long waits, and confusing answers. Unfortunately, it's just the way most agencies in the government work.

The Social Security Administration has specific criteria in how they want forms completed, and missing anything at all could delay your approval months, if not years. Remember, it takes about 6 months for SSA to make what might be just the first decision about your case, so any mistakes could cost you both time and money.

Anytime you fill out anything for Social Security, always keep a copy of it. Documents get mishandled, lost, and set aside more often than people think. Keeping records will save you a lot of frustration. It's extremely irritating to keep repeating steps when the steps are already confusing;



especially when your physical and/or mental disabilities are acting up and you're concerned about how you're going to pay your bills and survive.

If you do choose to go through the process on your own though, here's some information you might find useful.

No matter what, as soon as you find out you're disabled, **APPLY** for disability. If you think you meet the qualifications, apply for SSI and/or SSDI as soon as possible. Delaying this is only going to cost you time and money that could be yours.



Reality check, roughly 70% of all SSI & SSDI claims are denied the first time. The reasons vary, but here are some of the reasons that individuals are denied.

- Has an impairment that has not or is not expected to last 12 months.
- Has an impairment that is not considered severe.
- The individual is able to perform his or her past relevant work. For example, any work you have done in the last 15 years would be considered relevant work.
- The individual is able to perform other type of work. (Remember, this will be based on your age, education and work history)
- The individual's inability to work is the result of ongoing drug and alcohol addiction.
- Providing insufficient medical evidence.
- Failing to follow any medically prescribed treatment.
- The individual makes inconsistent statements to their own physicians or SSA doctors.
- The individual fills out the disability paperwork incorrectly.

Reading that list, I'm sure you're coming to the conclusion that a lot of people do. That sounds like a lot of paperwork. It is. The documentation just needed from doctors alone can be staggering, and very complicated.

This is why so many applicants are denied the first time. Individuals don't always know what's needed to sway the Social Security Administration into approving them.

This is where a good attorney always comes in handy, especially if they are involved from the beginning, since that's when most paperwork mishaps occur.

If you get denied you **MUST** appeal within 60 days. I can't tell you how many times I see a client in my office who has lost benefits, because before they came to me, they applied, got denied, became exasperated, and didn't appeal a denial.



You MUST appeal! That means, when appropriate, appealing the judge's denial to the Appeals Council and even to federal court. When you don't appeal a denial, you will lose your right to past due benefits. When you don't appeal, your chance of being approved will always stay at 30%. Also, when you don't appeal, you make your case harder to win.

There are three ways to apply for disability: (1) Call SSA at 800-772-1213, (2) Apply online at www.ssa.gov (You cannot apply for SSI online.), (3) Submit a written application to your local district office. (You must submit a separate written application for both SSI and SSDI.)

The other option is seek advice from to an attorney who deals specifically with the Social Security Administration and let the attorney guide you while you navigate the application process. At Social Security Law Center, we do just that and it will save you a lot of frustration.

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Just for reading this book, I'm offering a completely **FREE**, no hassle consultation. I'll look at your situation and give you the best advice around.

One final thought if you're considering doing this on your own; I get a lot of clients that come to me looking to get approved for disability after their unemployment benefits have run out.



This is a tricky area because when you file for your unemployment you're saying, "I am ready, willing, and able to work." When applying for disability you're saying, "I am disabled and can't work."

STOP!!! Before you file either claim, you should call me. This process can get complicated and messy fast! A lot of money can be lost in past due benefits if these are filed incorrectly. Unfortunately, to get into every detail here is beyond the scope of this book.

Again, you can call us directly and we will be happy to sort out your options. In some cases you can get disability and unemployment benefits if it's done correctly.

The One Person Who Can Make or Break Your Case (and I'm not talking about the judge)

For the majority of individuals who have a physical or mental condition that would qualify them for disability benefits, the most important person in the process is not the Social Security Administration worker handling their case, it's not the attorney, and it's not even the judge.

The most important person in your disability claim who can make or break your case is

YOU!

In all of my experience, I've seen dozens of ways that an individual sabotages their disability claim, the most common ones are:



1. **Having a medical record, that creates doubt.** Sure, you can describe your disability to the SSA, an attorney, and maybe even a judge, but if your medical records don't match up, you're sunk. When it comes to my clients, I work with them to make sure their medical records back up their claim.
2. **Waiting too long to file.** The moment you find out you may be unable to work for a year or more, you should file. Any delay only costs you.
3. **Waiting too long to file an appeal.** You have only 60 days to file an appeal, from the moment you receive your denial letter. If you don't, you will have to start the process all over again, and in most cases will lose any right to back benefits.
4. **Making inconsistent statements.** Honesty is always the best policy here. If you make inconsistent statements, it automatically causes the judge to doubt your claim.
5. **Representing yourself.** You may think going on your own will save you money, but if your claim gets denied who are you really helping? A good disability attorney can make sure the paperwork is filed correctly, get hearings expedited, and can argue your claim to the judge.

Working With Your Doctor

Thousands of cases each year get denied because of a lack of evidence backing up the disability claim, so your doctor is going to play a vital role in your claim being approved.

Many individuals torpedo their disability claim when they go to the doctor and when he or she asks how they're feeling, the patient says, "I'm ok," or even worse... "I'm fine."

Remember this: Doctors write everything down. They are trained to do this in order to cover their backs. So if you go in and say "I'm fine," then the doctor may very well write that down.



If you are in pain, say you're in pain. If you can't do something, tell your doctor. It all goes into your medical records, and that's the foundation of your case.

When I work with a client, I tell the client exactly what parts of their physical or mental conditions to focus on with their doctor. This way we can achieve maximum results and have a mountain of evidence backing up their claim.

When you do file, the Social Security Administration is going to request medical records from all the providers you have given them in your application. However, it's **YOUR** responsibility to make sure that all requested documents have been received and that your doctor filled them out in a helpful way.

Your Doctor's Opinion

You should know that SSA will generally **NOT** ask **YOUR** doctor what your limitations are. In fact, they get their own doctors to do that. Can you guess how these SSA doctors rate your ability to work?



Ask yourself why they don't ask your doctor to do it. It's because your doctor's opinion in many cases carries more weight. This is where I often advise clients on the right questions and concerns to address with their doctor. After all, asking your doctor the wrong questions can be just as damaging.

If you have more than one doctor, you will need all the doctors who are treating your disability to fill out the necessary paperwork and provide medical records for each of them. This is your responsibility to make sure it's done correctly.

This is where the ball gets dropped most often in the process. Your doctors may refuse to fill out the necessary forms. They may fill the forms out incorrectly, or with not enough information. Your case suffers either way.

This is one of many areas where my experience helps. I know what the SSA is looking for and what needs to be included in your case file. I advise clients on the right questions and concerns to address with their doctor.

The Disability Process

There are four administrative levels in the disability process.

Level one is the application itself. It can take several months for SSA to process the application.

Level two is reconsideration. If denied at the application level, you will then file a Request for Reconsideration. It can take several more months for SSA to process the Request for Reconsideration.

Level three is the hearing. If denied at the reconsideration level, you will need to file a Request for Hearing before the Administrative Law Judge (ALJ). It can take from several months to more than a year to have the ALJ schedule a hearing date.

Level four is the Appeals Council. If the ALJ denies your claim, you will need to file a Request for Review before the Appeals Council. It can take from several months to a year or more to have the Appeals Council review your claim.

If you are denied at the application, reconsideration and hearing levels, you have only 60 days to file an appeal. Make sure you file for it within that window, or your entire case is in jeopardy. Filing late will most likely cause your case to be dismissed.

You will have to complete various reports in addition to your appeal paperwork to complete your appeal. If you thought the application was confusing the first time, it doesn't get any easier at this stage.

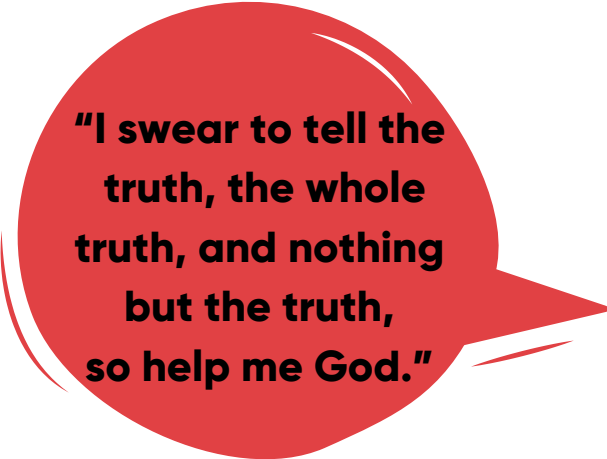


Going To Your Disability Hearing... Alone

Going into your hearing alone is extremely risky, and even foolish considering what's going to happen.

The judge will compare every statement you make at the hearing to every statement you have made up to this point to your doctors, specialist, and on every form you've completed.

Most judges are meticulous about verifying the details. So much so, that one word could make all the difference in whether you get approved or not. Individuals who try representing themselves are woefully unprepared for the task at hand. Everything is being compared and if you're not prepared to explain every inconsistency, the judge will simply find you're not credible and you will most likely be denied.



"I swear to tell the truth, the whole truth, and nothing but the truth, so help me God."

This is where someone like me comes in very handy. I always help my clients prior to the hearing to clear up confusing statements and stay focused and on track. I've won many cases just by guiding them on what to say and more importantly what NOT to say.

That's not the only thing you need to watch out for though...

The judge will also call a Vocational Expert (VE) to testify about the work you have done in the last 15 years. Having a good disability attorney to cross-examine the VE can help clear up any confusing statements or misunderstandings, which goes a long way to getting your claim approved.

I can't tell you how common it is for a claim to be denied because the VE was not properly cross examined. In fact, it is just as easy to be denied based on VE's testimony as it is due to lack of supporting medical evidence.

The judge may also call a Medical Expert (ME) to testify about your case. This medical expert has never examined you, but he or she will get to offer their opinion on your disability. Again, having a good disability attorney to cross-examine the ME could make all the difference.

Want To Use An Attorney? READ THIS FIRST!!!

Perhaps you're thinking that this whole process sounds a bit overwhelming to you, and you feel completely unprepared to handle it. You may even be considering using an attorney to help. Statistics show that a knowledgeable attorney does make a difference.

Before you decide who to use, I want to let you in on a few of the advantages and disadvantages of using someone like myself, because knowing what to expect will ensure you pick the right attorney for you. This in turn will significantly increase your chances of winning your disability claim.

First, [google](#) 'disability attorneys.' So how can you know which one will work best with you, your disability, your personality, AND give you the best chance of winning?



Honestly, I don't think there's a good answer, unless you have the time (and means) to visit each one. Chances are your disability makes this option difficult. So, what's the next best option?

Instead of looking for what you want in an attorney, look for what you don't want. Think of it like a blind date. There are probably certain things that you wouldn't want on a date, right? The same goes for an attorney, especially since you will need to have a good working relationship throughout the process.



So, what are some of the things you should avoid, and even run from when it comes to picking a social security disability attorney to represent you?

Here's some things you may want to avoid:

Lack of a main focus - Go back to Google. There are attorneys of all shapes, sizes and colors (at least their listings are). One thing you'll see a lot of is a listing of what the attorneys tend to concentrate on.

There's family law, criminal law, DUI representation, real estate, and the list goes on and on. Often, you'll see where an attorney will "focus" in 4, 5, even 10 different things.

It's not a bad thing that an attorney is able to understand and work in different fields, but wouldn't it be nice to work with an attorney whose greatest strength is Social Security Disability?

Think of it this way...

If you went to your doctor and he said that you have about a week to live unless you get a major heart surgery, chances are you wouldn't want a generalist that did surgery on anything and everything. Instead, you would want the best heart surgeon available, right?

The same applies to attorneys. Wouldn't you want someone whose sole focus is Social Security Disability, rather than someone who dabbles in it occasionally along with criminal cases, divorces, and the occasional dog bite?

Eager to take a slam dunk case - So earlier in the book I mentioned that about 70% of all applications get denied the first time around. That means that 30% are approved.

The 30% that are approved tend to be obvious disabilities. Often, attorneys will take these cases because it's an easy pay day. They require little work, and most likely the individual will get approved fast.

I personally don't like to work that way. If someone is obviously going to be approved for disability, I will let them know and tell them how to get started. If they run into any issues, I can step in at that point and help.



If your situation is such that I think you will qualify without my help, then I will tell you. How many attorneys will tell you that? Most will take any and every case they can, even if you really don't need their help.

I am not telling you to never work with an attorney even if you might not need one. If your disability prohibits you from even applying, filing appeals, or the hassle is just too much, then hiring an attorney might be the right thing to do. I've helped many clients in those situations.

Out of Towners - I'm sure that you've seen the fancy TV commercials where a group of lawyers tell you how great they are, and that they can represent you in the best way possible. What's not always easy to see is that often these big firms are hours away, sometimes in a different state.

I think the major upside to using a local attorney is that you know him or her and they know you. The attorney knows your story inside and out and can tell it to a judge in a way, that improves your chances of winning are higher.

I can't tell you how many times I've been at the Social Security hearing office and an attorney is walking around calling out a name, looking for his or her client, because they've never even met. Don't you think that your disability claim deserves at least some one on one, undivided attention, from someone who knows you? I know I would.

In a lot of law offices, you meet with a paralegal who takes the case. The paralegal never goes to court and sits before the judge, so how can he or she possibly know how to counsel you on the proper course of action for the case?

At Social Security Law Center, your first consultation is with myself, not a paralegal. I also meet with you two to three weeks before the hearing to go over what to expect and your testimony.

Another advantage of having a local attorney, such as myself, is that I already know the judges. Attorneys go before judges all the time, every week, sometimes multiple times a day. They know what the judge wants to hear and can present your case in such a way as to give you the best chance of winning. This alone can save your entire case, so bringing in someone from another city or even state, who doesn't know the judge, doesn't know you, but can advertise well on TV, could end up costing you.

Avoid anyone who can't be bothered by the details of your case. There are attorneys that can't be bothered with actually helping you file for your benefits. They want you to do all the heavy lifting by having you do application and documentation needed to file.



They will then wait for you to be denied before offering to step in. I personally like being involved from the beginning, because it's much easier to prevent mistakes from being made than it is trying to fix them after the fact.

Sometimes, we can explain a mistake, but most of the time the judge won't accept the explanation. It costs you no more to get a good attorney involved from the beginning than it would on the day of your hearing.

Cost of Hiring An Attorney vs. Going It Alone

The #1 reason most people do not use an attorney when they really should is cost. The perception is that good legal help is not cheap, and the average person who thinks they would qualify for disability may feel they can't afford it.



The reality is, it could potentially cost you much more to try to do this process on your own, especially with the failure rate hovering at 70%. Imagine trying to do everything on your own that's been mentioned in this book. Could you? More importantly will your disability allow you to?

Granted some have been able to do it, but it's not easy, and if you think the Social Security Administration is going to be much help, they won't be. **The rules really are stacked against you.** Some days, I'm pretty sure they don't even understand their own procedures. The red tape can seem endless.

Of course, the advantage to doing it on your own is that it will save you attorney fees. It could also cost you much, much, more in the loss of past due benefits, because you didn't know what medical proof you needed.

Keep in mind that even the Social Security Administration admits your chances of winning are much higher when using qualified legal help.

You must decide how important your time, resources, and winning your claim are to you.

For the most part, getting an attorney involved in your case at any level will not cost you anything up front. Typically, the only costs that will be incurred are for medical records.

The attorney gets paid by a percentage of the past due settlement. The attorney collects no money unless and until the disability claim is approved.

Once approved, the attorney fee for most claimants is 25% of the past due settlement, with a maximum limit for administrative cases. The maximum fee is set by Congress or the Commission and can change. If you must appeal to the District Court or the 10th Circuit, the fee is a flat 25% of your past due benefits.

That is really a bargain compared to the potential cost of losing your case. Again, you have to ask yourself, how important to you is winning your case and winning it as fast as possible?

Don't HESITATE!

Whether you choose to go through the process alone or with some help, I will tell you that it's vital that the moment you become disabled, you need to apply for both SSI & SSDI.

It will still take time for the approval process to happen, but a SSDI claim can get benefits paid no more than 1 year prior to filing. Additionally, if you are applying for SSDI, you only have 5 years to prove you are disabled after you have paid enough FICA taxes. An SSI claim can get benefits no earlier than the month after the month the person applied.



If you wait, it will only cost you. This is a critical mistake a lot of people make. They pretend they aren't disabled, and think they can work, when they really can't. They are hopeful, and even though hope is a good thing, ultimately it is wisdom and common sense that need to rule the day.

I'll say it again, you need to file for disability the moment you find out you're disabled and keep appealing. You'll thank me for it later.

Common Medical Conditions That Can Cause Disability

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"My dad has had back surgery in the last few years and his doctor says he needs another one. He can't work and can only ride in the car for 30 minutes at a time. Can you help?"

”

Of course, there's more that I would need to know to figure out if I can help this person, but back problems are a common medical condition that can cause a disability. If your back isn't working right, chances are there's a lot of work that would be missed, possibly even making it impossible to work.

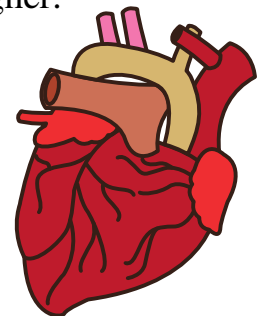
So, I thought I would include a list of medical conditions that have been proven to cause disability in a person. This is not a perfect list nor is it all inclusive, but my office receives questions all day long about disability, and most of them say something like...

Here's a list of some more medical conditions:



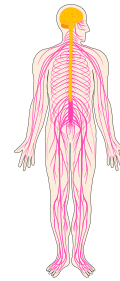
Cancer - While cancer can be a disabling factor for a person, usually it's the treatments that cause them to not be able to work. Remember though, to qualify for disability while suffering from cancer it must last or be expected to last 12 months. There are so many drugs available to treat cancer, that qualifying for disability is getting tougher.

Heart Disease & Stroke - It's the number one health problem in America today, and many people suffer with heart disease for years and decades. It can put someone in a situation where they are unable to work.



Mental Health Problems - Most people think of a disability as purely a physical issue, when in fact, many mental disorders can make it difficult to find work and to keep it. Some examples are bipolar disorder, schizophrenia, anxiety, depression, personality disorders, learning disorders, and post-traumatic stress disorder.

Nervous System Disorders - These are conditions that affect the brain or nerves. Some common ones are multiple sclerosis, brain disorders, peripheral neuropathy and Parkinson's disease.



Endocrine Disorders - Endocrine disorders cause a hormonal imbalance. Examples are pituitary gland disorders, thyroid gland disorders, and adrenal gland disorders. Diabetes mellitus may also be considered a disabling condition depending on the symptoms that result from the disorder.



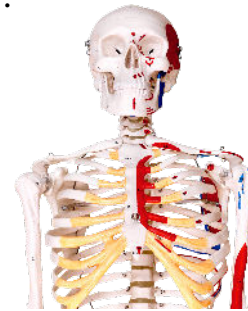
Hematological Disorders - Sometimes individuals develop blood disorders that can affect their ability to work. Some common ones are chronic anemia, sickle cell disease, and coagulation disorders.

Immune System Disorders - The immune system is designed to protect us from disease, but sometimes it doesn't work properly causing a disability in certain individuals. Some examples are Lupus, HIV/AIDS, and Rheumatoid Arthritis.

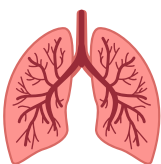


Digestive System Disorders - The SSA does recognize that some digestive disorders can be severe enough to qualify for disability. Some examples are Crohn's disease, liver disease, IBS, weight loss due to a digestive disorder, hepatitis, and cirrhosis of the liver.

Musculoskeletal Problems - This system in your body deals with the muscles and bones that allow for movement. Common problems are back injuries, degenerative joints and/or discs, amputations, fractures with failure to heal of the legs or arms and burns.



Skin Conditions - There are some skin conditions that can qualify for disability. These include, ichthyosis, bullous disease, dermatitis, chronic skin infections, hidradenitis suppurativa, and photosensitivity disorders.



Breathing Disorders - Breathing problems are a common reason that people apply for disability. Respiratory disorders that prevent proper lung function include COPD, chronic bronchitis, asthma, emphysema, and sleep apnea.

Of course, the surface has barely been scratched with this list, but it's a good place to start. Remember, if you or someone you know has a condition that prevents them from working, the severity of the condition can be backed up medically, and it is expected to last 12 months or longer, there's a good chance disability can be granted.

You just need to make sure you know what you're doing, or you could be looking at a lot of wasted time and resources.

If you'd like more information or to ask a question regarding your specific issue, please contact me. You can visit my website at www.sslcnw.com. On my website's home page, you can schedule an appointment on my calendar and choose a time and date that is convenient for you.

You can also pick up the phone and one of my amazing paralegals will assist you in getting an appointment scheduled.



Tulsa (918) 388-7752

Bartlesville (918) 335-3100

Oklahoma City (405) 606-7440

Remember, the initial consultation is free. I represent clients all over the state of Oklahoma.



What Our Client's Are Saying:



R

Rory Scruggs

1 review



Filing for disability can be a long, stressful ordeal because you are entering into a part of your life where you have to accept the fact you can't work and do some of the things you like to do. The staff at Social Security Law Center understand this. They are compassionate, supportive of your physical hardship and professional. During my disability process the staff made sure that I was aware and understood what lies ahead which was a relief for me. Also, during my hearing I was confidently represented so that the judge had a full account of my health history. I am thankful for the work that was done by Social Security Law Center which enabled me to receive my disability.



KS York

Local Guide



Social Security Law Center did a wonderful job for me! They were recommended, treated me with respect, and provided clear and detailed instructions and information to help me with my application. Their help got me my disability approval on the first try, with no appeals. I truly recommend their firm!

C

Charlene Roney

1 review



This firm is amazing! Always answer phone calls, any dumb question a person may have. Very sweet staff. Wish I would have called them the first time!

J

Jennifer Perry

1 review



I can't say enough good things about Teresa and the whole team at Social Security Law Center. I had tried to do everything on my own until it was time to appeal for a hearing. Teresa guided me every step of the way and I wish I had her counsel earlier in the process. I thought a lawyer would cost me a lot of money because I didn't understand that they don't get paid until I win and there's a cap on the fees. Worth every dollar! This team worked hard on gathering all my medical evidence and making sure it was presented effectively at my hearing. Having Teresa on my side really made a difference in my stress levels during a very difficult process. Let Teresa help you too. I know you won't regret it.



Vicki Thompson

1 review



Teresa and her team are the best! They are very professional, kind and prompt to take care of their clients. I would highly recommend her. They are super quick to answer any questions and help you through the process. Teresa definitely knows what she's doing; she and Bonnie worked hard to take care of us and get results!!



stacy shelton

2 reviews



Very helpful, as I had no clue what I was doing. Sent me a package and gave me direction, 🙌



Karrie

1 review



I knew getting disability for Lupus was going to be hard, but I contacted Theresa and Bonnie at The Social Security Law office in Tulsa and started the process. It was a long, hard journey but Theresa won my case, not only is she an awesome lawyer, she's a great supporter when your trying to accept the concept of being disabled at a young age. I will always recommend her to my friends and family!



C B

7 reviews



Teresa Grasso and all the wonderful people at Social Security Law Center LLC have helped to save my life by winning my difficult case nobody else would touch!! I cannot thank them enough, so, thank you, from the very bottom of my heart, they listened to me, and more importantly, they cared to listen!! Teresa and her Team of professionals are absolutely top-notch, hands down, the best, most considerate people who strive their very best to help you win your case!! All you must do is listen to them, and do as they ask you, even if you don't agree. People needing help to win the case, obviously need to let go of how they were presenting the information, and accept that there truly is a legal, professional manner in which to go about organizing & presenting the mountains of information to the Courts! They kept me in line, because of course, I want to do things my way, and that's why I wasn't winning. They listened to my worries, they stepped me through, they cared about me, and they educated me on what to do and what not to do. I know what it's like to be brushed aside, and S.S.L.C. strives their very best to see you succeed & take you under their Legal Wings, because I wasn't a number, I was a real Human Being, and they didn't brush me aside at all. They know this, and they gave me the trust, confidence, and legal presentation & representation I needed to win my extremely difficult case! If you are at wits end, please don't be, please trust your life with Teresa and her magnificent Team who will do everything in their power to save your life, as they have saved mine. God Bless Them All!!! Thank You, Thank You, Social Security Law Center LLC So Very Much!!!



Dan Talley

4 reviews



If you have filed for disability and been denied, I strongly suggest you contact Social Security Law Center! Teresa and the entire staff were the answer to my denials. They do all the leg work that I never could have done on my own, as far as getting medical records and results from lab test. Every time I received a notice from SSI, and I wasn't sure what to do, I'd call the office and they had already received the same notice and already took care of what needed to be done. When you call Social Security Law Center they have a greeting a brief explanation of what they do, and they say they are GOOD at it. They are Awesome at it. I recommend and strongly suggest you call Theresa A.S.A.P. They came through like a very well organized Law group should and got me my claim. I can't Thank Teresa and her staff enough.



Marion Kline

2 reviews



In December 2020 I contacted the office of Teresa Harlan-Grasso after having been denied Social Security Disability benefits. I knew I was eligible and deserved to be approved, but was not well versed in the process or what I should do next. From the first phone call with Teresa, it was clear that she would be the best advocate to help me through a very complicated and confusing process. Her knowledge of SS Disability was very apparent, but more than knowledge, she had such a caring and kindness about the manner she spoke to me that I was convinced that this was the best attorney I could have found! I have recently been approved for disability and I have 100% confidence that it's due to the assistance and direction from Teresa! Every person in her office was so kind and helpful and always ready and willing to help me answer any questions I had. Teresa is an amazing attorney and employs personnel that meet her same standards! I am forever grateful for everything Teresa did for me! I didn't have to have money beforehand for her to take my case, otherwise I would never have been able to proceed. I highly recommend Teresa Grasso- Harlan for anyone needing to file for disability.



4000 clovers

8 reviews



If I had to describe Teresa and her team in one word...it would be Determined. What I had in mind for a lawyer was her. I knew the first time I met her. She's professional and believes in her abilities, but does not believe in losing. These ratings don't lie. They're fighters. You can't go wrong with her and her team.



Tara IZZARD

Local Guide



She goes beyond and more to help you. She is as sweet as can be. She is the best lawyer you want on your side.



Anthone Patterson

2 reviews



My experience working with Teresa and her assistant Bonnie was a very good one. They are very professional and pleasant to work with. And they are extremely good at what they do. What I enjoyed the most was the communication. If I didn't understand something they were very patient with me. And would explained the process so I could understand it.They guided me through the whole process. I provided them the information they asked for and they took care of the rest. I would and have recommended their services to others already.



Thomas Carter

6 reviews



Teresa has been a great blessing for both my wife and myself. 5 STARS are not enough to give her for the hard work and patience that she endures while helping her clients. May GOD continue to bless the Social Security Law Center.



Angela Eagle

1 review



Teresa and her staff were very helpful and professional. They helped make the process easy and hopeful. We definitely recommend using their expertise for SSD applications or appeals.