



BINDER & BINDER®

THE SOCIAL SECURITY DISABILITY ADVOCATES LLC

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Why hire Binder & Binder®?

We have been winning Social Security Disability cases all over America since 1975 – so we are well aware that you really do “have enough to worry about.” Our job is to make life a little easier for you; we know many of our clients are living “on the edge,” because they’ve been waiting for their Social Security benefits for a long time. Unlike many of our competitors, we handle cases at all stages: initial, reconsideration, the hearing and unlike most of our competitors, we stand by our clients if they’ve been denied.

COVID NEWS

While the long-term effects of having had Covid-19 are still being discovered, new research shows the health consequences are more problematic and **concerning** than once thought. Nowhere is this more apparent than with mental health. Studies show that those who became ill with Covid-19 have an **increased** chance of developing or worsening mental health conditions, including depression, anxiety, stress, cognitive decline, sleep problems, and an increased risk of substance use.

A recent study followed more than 153,000 Covid-19 positive patients from the Veterans Affairs health system. Their medical records from March 2020 **through** January 2021 were compared to those of 5.8 million people who did not test positive but also lived through the stress of the pandemic. Also considered were the pre-pandemic records of 5.6 million people. None of the patients had a history of mental health issues within the last two years. When compared to those who did not have Covid-19, positive patients were 80% more likely to develop cognitive problems, 41% more likely to develop sleep disorders, 39% more likely to develop depression, 38% more likely to develop stress, 35% more likely to develop anxiety and 34% more likely to develop an opioid use disorder. While more severe cases of Covid-19 had a higher risk of mental illness, mild or asymptomatic **patients** were also more likely to receive a mental health **diagnosis**.

As the world attempts to return to **pre-pandemic life**, experts are concerned about another opioid epidemic and

suicide crisis due to undiagnosed Covid-19 related mental illnesses. Early treatment can make a crucial difference. Unfortunately, there is a vast disparity between need and resources. Many mental health professionals often do not accept insurance or have long **waitlists**. Advocates believe it is **essential** to recognize and prioritize the mental health of Covid-19 survivors as the ramifications will likely be with us for some time.

Disabled due to **long-term** Covid-19 symptoms? Need help applying for benefits? If you're unable to work due to any disability, we can help you at Binder & Binder. Please complete a free survey at <https://www.binderandbinder.com/free-evaluation.html>, and we will contact you shortly with more information on how we can help.

CASE STUDY: WINNING A CHRONIC FATIGUE CASE

Case Background

A potential client's husband contacted us for assistance with his wife's disability claim. His wife had been denied twice and was pending a hearing before an Administrative Law Judge. She was disabled because of the debilitating effects of Chronic Fatigue Syndrome.

Developing the Record

Chronic Fatigue Syndrome ("CFS") is a complex and often misunderstood condition. Although the Social Security Administration issued a policy ruling in 1999, later updating it in 2014 to give judges direction on how to evaluate CFS cases. They are still extremely hard to win.

Our client had been suffering with chronic fatigue for many years and was essentially bed bound. Despite reports and supportive medical opinions from her long-time treating family doctor and her specialist from the Stanford Infectious Disease and Chronic Fatigue clinic she was still denied when she applied for disability benefits. She appealed her case on her own to the Reconsideration level and Social Security wanted her to be seen by two of their doctors. The claimant's fatigue was so profound that she could not attend the evaluations, and the doctors had to examine the claimant in her own home. Both doctors agreed that the claimant could not work, and still, she was again denied. We came on board at the hearing level, updated the medical reports and drafted an On the Record request asking an Administrative Law Judge to find the claimant disabled without the need for a hearing.

Outcome

The client received a Fully Favorable “On the Record” decision, and she is now receiving her monthly cash benefits and Medicare.

Take-Aways

- **Do Not Give Up:** The claimant in the Case Study had an overwhelming amount of supportive evidence including reports from her primary doctor, highly trained and respected specialists, and even Social Security’s own doctors. Despite all that, she was still denied at the Initial and Reconsideration levels. She did not give up and eventually won her much deserved disability benefits.
- **Representation Matters:** Every case is unique and presents its own challenges. Some cases are tougher because of the nature of the person’s disability. Our team knows what specific medical evidence is needed to prove a case of disability, and we know the rules and regulations concerning particular impairments.
- **The Right Representation Matters More:** Binder & Binder is experienced in handling the most complex cases, and we work to resolve them as early as we can for our clients.



WITH BINDER & BINDER®

Free Social Security Disability Case Evaluation

Call us at
1-800-4-BINDER (1-800-424-6337)
to receive a free and confidential
Social Security Disability
evaluation.

At **Binder & Binder®**, the **Social Security Disability Advocates**, we will file your claim carefully and professionally. That's going to take a big weight off your shoulders. If you have already filed, we will put your claim back on track. Here are a few of the things you'll learn about Social Security Disability when we talk: what the requirements are for SSD eligibility; whether or not you are eligible; and how you don't have to face the complicated Social Security Disability process because of how our advocates handle the government bureaucracy. You'll get clear answers to your questions and other frequently asked questions about Social Security Disability.
