



# DISABILITY NEWS

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## Introduction

In order to keep our current and former clients informed about new rules and regulations affecting social security, long-term disability, and disability insurance claims, we are sending our newsletter. All of our past newsletters can be found on our website at [www.buchanandisability.com](http://www.buchanandisability.com).

## Social Security Benefits Will be Increased by 1.7% for 2013

By Mary Kletter

Every year social security recipients receive an annual cost-of-living adjustment (COLA) to their monthly benefits. These increases begin in January of each year. Last year's calculations show there was relatively low inflation over the past year; therefore, social security recipients will see one of the smallest increases in social security since these annual adjustments have been adopted.

These automatic adjustments in benefits began in 1975 and have been applied to social security benefits every year with the exception of 2010 and 2011 when there was no typical increase in consumer prices and 1983 when there was a change in administration. Individuals receiving social security benefits, disabled individuals receiving social security disability insurance and individuals receiving supplemental security income benefits receive this adjustment.

To calculate the COLA the average consumer price index for urban wage earners (CPI-W) in July, August, and September of the previous year is compared with the CPI-W for

the present year. Thus, the CPI-W for 2012 was compared to the CPI-W for 2011. In 2013 the COLA was determined to be 1.7 percent.

This 1.7 percent means a slight increase in payments. For social security recipients, who average \$1,131 a month or \$13,527 a year, this 1.7 percent increase results in \$19 more a month or \$230 a year. For social security disability insurance recipients, who average \$1,111.35 a month this 1.7 percent increase results in an increase of \$18.89 a month or about \$227 a year.

There are several social security reform proposals that advocated reducing program funding. For instance, some groups want to change the manner in which COLA is calculated by using a "chained CPI". This approach does not factor in that some costs can't be substituted for lower costs, such as medicines. A chained CPI would result in a lower COLA. Advocates for seniors object to this idea to reduce COLA and instead support an increase in COLA. These senior advocacy

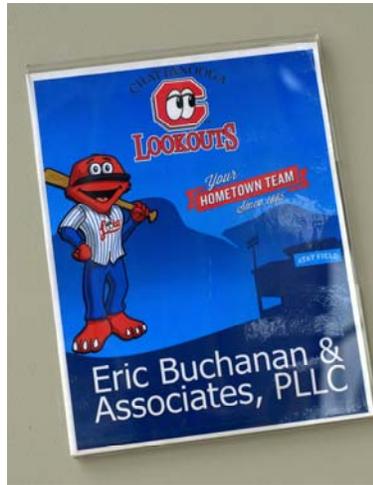
groups instead support changing the current approach to use a CPI-E. This approach gives more weight to the basket of goods and services and would result in a higher COLA.

In order to make certain that this small COLA increase helps, there are several financial changes an individual can make. For instance, if Medicare benefits are already being received, it may be helpful to change or adjust healthcare coverage. The annual enrollment season is October 15 to December 7 so this is the time to review your coverage and make changes. Additionally, if an individual carries credit card debt, even if the small COLA is applied to this credit card debt it can help to reduce your debt and pay less interest. Some other ideas are to get assistance with mortgage payments and investigate government-sponsored programs available to low-income individuals including help with heat, electricity and telephone bills; reduced public transportation fares/ property tax credits; and food stamps, food pantries and free meals for children attending school.

# Photo Gallery



Jessica Geselbracht and her daughter Sidney.



*Take me out to the ball game,  
Take me out with the crowd;  
Buy me some peanuts and Cracker Jack,  
I don't care if I never get back.  
Let me root, root, root for the home team,  
If they don't win, it's a shame.  
For it's one, two, three strikes, you're out,  
At the old ball game.*

Eric Buchanan & Associates rooting for their home team.  
Go Lookouts!



Scott Wilson and his girlfriend Katie Coe.



Casie Reynolds and her soon to be mother-in-law, Robbin Witherspoon.



Molina Haynes and Meg Ferguson.



Jeremy Bordelon and his wife Tori.

## Helpful Numbers to Know

The process of obtaining disability benefits is a long one and we understand that our clients may need assistance until their benefits have been approved. Our firm has compiled a list of low cost and sometimes free medical assistance which may be offered in the Chattanooga area. This list is subject to constant change as programs are added or deleted.

### Health Clinics:

Sequoya Clinic - (423) 842-3031

Third Street Health - (423) 209-6010  
Birchwood Health - (423) 961-0446

### Mental Health:

Volunteer Behavioral - (423) 756-2740  
Ocoee Counseling Services - (423) 559-3129  
Hiwassee Mental Health - (423) 479-5454

### Prescriptions:

Project Access - (888) 477-2669  
www.pparx.org

www.needymeds.com  
Congressional Drug Program - (706) 290-1776

### Food, Rent, Clothing Assistance:

Catholic Charities - (423) 267-1297  
Chattanooga Human Services - (423) 757-5551  
HUD Housing Counseling Agency - (800) 569-4287  
Food Stamps—(800) 669-1851



For additional numbers, please contact our office.

# Get to Know Our Attorneys & Staff

As your paralegal, Jessica will handle the day-to-day management of your case. Her main objective is to assist you in gaining a better understanding of the disability process you are going through. Jessica understands that the disability process is often confusing for our clients, and she does her best to explain in a clear manner where your case is in the process and what you can expect next. Jessica feels that by giving our clients a better picture of what is going on with their case, she can give them a sense of comfort that their case is

being handled with all the care and consideration it deserves. Jessica has eight years of experience in the disability field and continues to learn and grow as the disability process evolves and changes in order to provide our clients with the best service possible.

When not at work, Jessica likes to spend her time with her family. She enjoys getting out in the community and enjoying all that Chattanooga has to offer. Once a month, Jessica helps to feed Chattanooga's homeless and often takes donations

in order to help those in need. She is a member of Trenton First Baptist Church.



Jessica Geselbracht  
Paralegal

**“Jessica understands that the disability process is often confusing for our clients....”**

## Social Security Update

### Social Security Update as of September 2012

One of the America's most popular planning tools, the Social Security Statement, is now available online. The online Social Security Statement is easy to use and provides people with estimates they can use to plan for their retirement. People should get in the habit of checking their online statement each year,

around their birthday, for example.

In addition to helping with financial planning, the online statement provides workers a convenient way to determine whether their earnings are accurately posted to their social security record. This feature is important because social security benefits are based on average earnings over a person's lifetime. If the information is

incorrect, the person may not receive all the benefits they earned.

For more information about the online statement, visit [www.socialsecurity.gov/mystatement](http://www.socialsecurity.gov/mystatement).



## Attorney Referral - Attorneys We Trust

Eric Buchanan & Associates can help with disability insurance, social security disability, long-term disability insurance, and other employee benefits, such as life insurance and health insurance. But, in order to do the best job for our clients in those areas, we don't handle some other types of cases, such as truck and car wreck cases, workers' compensation, or medical malpractice. For those other types of cases, there are other attorneys we recommend who do a great job on those types of cases. In addition to providing information about our firm, and the types of cases we handle, we would like to help our clients by providing information about attorneys we trust in other fields of law. Each quarter we will showcase one of these attorneys. If you decide to call one of the attorneys we recommend, be sure to mention you heard about the attorney in the Eric Buchanan & Associates newsletter.



Ira Long is a partner at the law office of Weill & Long, PLLC which traces its distinguished history back to 1914. Their firm is dedicated to helping clients restore themselves economically and emotionally.

Mr. Long's practice areas are wrongful death, personal injury, business litigation, professional negligence, fraudulent transactions, probate litigation and workers' compensation. Also, if you think

you have a medical malpractice case, contact Ira Long .

Weill & Long PLLC  
1205 Tallan Building  
Two Union Square  
Chattanooga, TN 37402  
(423) 756-5900  
[www.wlattorneys.com](http://www.wlattorneys.com)



Ira Long  
Partner

# Eric's Answers



## What happens at a social security hearing?

Once someone has been denied twice and they go to the third step, they are allowed a hearing in front of a social security administrative law judge (ALJ). This is a due process hearing where the ALJ will listen to the person's testimony, admit their medical records into the evidence and listen to the arguments of their attorney.

Usually at the social security hearing there are not a lot of people present. There is not an audience. There is an ALJ, sometimes a vocational expert, a court reporter and usually the person that says they are disabled and their attorney.

That person's attorney will make the arguments to the ALJ and the ALJ will sometimes ask questions of the person who is claiming to be disabled. The ALJ will then take that evidence into account in addition to looking at the medical records and the doctors' opinions and make a decision on the case.



**Eric L. Buchanan**  
President

*"Once someone has been denied twice and they go to the third step, they are allowed a hearing in front of a social security administrative law judge (ALJ)."*



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### Physical Address:

414 McCallie Avenue  
Chattanooga, TN 37402

### Mailing Address:

PO Box 11208  
Chattanooga, TN 37401

**Phone:** (423) 634-2506

**Toll Free:** (877) 634-2506

**Fax:** (423) 634-2505

**E-mail:** [info@buchanandisability.com](mailto:info@buchanandisability.com)

**Website:** [www.buchanandisability.com](http://www.buchanandisability.com)

If you prefer to receive our newsletter via email, please send an email to [mhaynes@buchanandisability.com](mailto:mhaynes@buchanandisability.com)