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COMPASSIONATE ALLOWANCES INITIATIVE

In October of 2008, the Social Security Administration (SSA) announced the commencement of the national Compassionate Allowances Initiative, a means to expedite the processing of disability claims for applicants whose medical conditions are so severe that their conditions obviously meet the Social Security's standards. According to the Commissioner of Social Security, Michael Astrue, "getting benefits quickly to people with the most severe medical conditions is both the right and the compassionate thing to do. This initiative will allow us to make decisions on these cases in a matter of days, rather than months or years."

Before announcing the initiative, the SSA held public hearings to receive information from experts on rare diseases and cancers. The agency also sought assistance from the National Institutes of Health. As a result, the SSA initially launched the expedited decisions process with a total of 50 conditions that included 25 cancers and 25 rare diseases. The SSA vowed that, over time, more conditions would be added to the list.

True to their word, in February of this year, the SSA announced that early-onset Alzheimer's disease, as well as four related dementias have been added to SSA's Compassionate Allowances Initiative. The four related dementias include: frontotemporal dementia (FTD) - Pick's disease, Creutzfeldt-Jakob disease, mixed-dementia, and primary progressive aphasia. To determine which diseases and conditions to include, the SSA held several public outreach hearings throughout the country that included testimony from medical experts as well as testimony from those directly affected by the disease and conditions. The July 2009 Compassionate Allowance Initiative Hearing on Early-Onset Alzheimer's Disease and Related Dementias held in Chicago included testimony from the CEO of the Alzheimer's Association, several of the nation's top Alzheimer's disease researchers, and care givers and individuals with early-onset Alzheimer's disease who discussed the challenges they face during the disability application process.

During the day-long hearing, SSA officials heard about the terminal nature of Alzheimer's disease, the disabilities that often prohibit work in even the earliest stages of the disease, and the lack of effective treatments to modify or halt the progression of the disease. The Alzheimer's Association praised the SSA for understanding that cognitive impairments caused by Alzheimer's disease leave individuals unable to maintain gainful employment and deserving of an expedited disability determination. The Association reiterated that Social Security benefits are important to those with early-onset Alzheimer's disease and related dementias who are unable to work and have no other source of income. Individuals with early-onset Alzheimer's disease and related dementias who apply for Social Security benefits are often initially denied, but usually win on appeal. The problem is that the appeals process can take years. Until now, individuals with early-onset Alzheimer's disease have faced a myriad of challenges when applying for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI), including a long decision process, initial denials, and multiple appeals. According to the Alzheimer's Association, the recent decision by the SSA to add these conditions will simplify and streamline the SSDI/SSI application process and significantly decrease the wait time to receive much-needed benefits.

In the words of Michael Astrue: "This is America. It is simply not acceptable for people to wait years for a final decision on a disability claim. I am committed to a process that is as fair and speedy as possible. The launch of Compassionate Allowances is another step to ensuring Americans with disabilities, especially those with certain cancers, and rare diseases, get the benefits they need quickly." For more information on the Compassionate Allowances Initiative and/or on Alzheimer's disease, please go to www.ssa.gov or www.alz.org.

The attorneys at Oast & Hook can assist clients and their families with their estate, long-term care, veteran's benefits, financial, insurance, and special needs planning.

Ask Allie

O&H: Allie, we understand that pet insurance might be a good idea for families. Please tell us about it.

Allie: Sure! With advancements in veterinary medicine, pets are living longer. Pet insurance is one way to assist with the cost of care for your pets. There are many kinds of plans available, including catastrophic care, major medical, preventive care, comprehensive care, optical, and dental. The preventive care plans may make the most sense for your family and your budget. On the other hand, some families feel comfortable covering routine care themselves, but want to be sure that assistance is available in the event of a major illness. Major medical health insurance may be the best choice in that situation. A long time ago, pets may have been considered expendable; now they are members of many families that want to maintain the quality of their pets' lives. Making their pets' lives better can help make their families' lives better as well. Families interested in exploring pet insurance should discuss options with their veterinarians. Time to check out the scenery in the neighborhood.... See you next week!

Announcements

Oast & Hook attorney Sandra Smith will speak on the topic of healthcare reform and how it will affect seniors at the meeting of the Kiwanis Club of Churchland from 12:45 p.m. to 1:15 p.m., Wednesday, June 16th at Roger Brown's, 316 High Street, Portsmouth, Virginia 23704. For more information on this organization, please visit www.kiwanisclubofchurchland.org.

Oast & Hook attorney Letha McDowell will speak on the topic of elder law at the monthly meeting of the Norfolk Retired Employees Association from 10:30 a.m. to 11:00 a.m., Friday, July 30th at the Titustown Recreation Center, 7545 Diven Street, Norfolk, Virginia 23505. For more information on this organization, please visit www.norfolk.gov/retirees.

Distribution of This Newsletter

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