



YOUR GUIDE TO FREQUENTLY ASKED QUESTIONS

Why is SVdP doing this pilot project with Allsup?

Vincentians are keenly aware that poverty, suffering and loneliness are present for millions throughout the U.S., and it is not enough to provide short-term material support. For that reason, we collaborate with all who seek to relieve need and address its causes. Allsup's mission, to deliver specialized services to people with disabilities and seniors so they may lead lives that are as financially secure and as healthy as possible, is in line with SVdP's charter.

The rate of poverty and unemployment among people with disabilities is disproportionately high. Although modest, SSDI benefits are often a lifeline for people who cannot work due to illness/disability. SSDI benefits keep 3 million Americans out of poverty and reduce the depth of poverty for another 1.9 million people.

But this lifeline is not easy to grasp. Most people who apply for SSDI benefits are denied. The majority then abandon the process. Those who appeal face several months or years of waiting. This extended period of little or no-income and/or no healthcare benefits has serious long-term consequences, including bankruptcy, foreclosure, worsening health, stress on families and marriages, and homelessness.

The Society is currently focused on "systemic change"— providing aid that moves beyond providing food, shelter and clothing to alleviate immediate needs. The goal is to achieve self-sufficiency in the longer term and the sense of self-worth this provides.

SSDI benefits can play a significant role in creating systemic change by providing a stable income, health insurance and employment supports to return to work. This pilot project will provide training and resources to Vincentians to help us identify, refer and assist individuals in obtaining these benefits. The research component to this project will help us determine if these efforts are making a difference in our capacity and confidence to affect systemic change.

To support this effort, Allsup provides specialized expertise and insight, having assisted more than a quarter million people in the U.S. to receive their SSDI benefits. Having provided this service for more than 30 years, Allsup has consistently responded to its customers' needs by developing programs and partnerships to maintain and obtain healthcare insurance, assist veterans with VA disability appeals, and help individuals return to work. These unique proficiencies set Allsup apart in terms of assisting the Society in this demonstration project.

Will Allsup help people who are not eligible for SSDI, to apply for SSI based on their disability?

Allsup assists individuals with SSI claims if they are dually eligible for SSDI. This pilot project will help SVdP and Allsup determine the need for SSI-only representation and ways we can best meet those needs.



Does Allsup SSDI representation differ in any way from using a local attorney?

Allsup's services offer the same benefits as attorneys in many respects, with some important advantages.

Benefits of Having Representation	Attorney	Allsup	The Allsup Advantage
Adheres to the SSA's rules of conduct and standards of responsibilities.	✓	✓	Allsup representatives have professional training and are thoroughly qualified. Many have prior experience working at the SSA or DDS and have an average of 17 years of specialized experience.
Fees are regulated by the SSA and capped at 25% of a retroactive amount, not to exceed \$6,000.	✓	✓	Allsup does not charge for extra expenses, such as collecting medical records, travel, administrative fees or other incidental costs.
Prepares for and appears at local hearings before an administrative law judge (ALJ).	✓	✓	Allsup has experienced representatives nationwide who regularly appear at local hearings and are familiar with presenting well-documented cases to ALJs. However, more than half of Allsup customers are approved at the initial application level and never have to appeal or attend a hearing.
Accepts customers at all levels of the SSDI process, from initial application to appeals.		✓	Allsup provides assistance at the very beginning of the process and offers guidance at every step along the way. In comparison, some attorneys only accept clients when appealing at the hearing level.
Provides access to personal and online support and guidance 24/7.		✓	Allsup is accessible all the time via phone, email and online. Customers can check claim status, submit forms, or update medical records whenever it's convenient.
Offers health insurance assistance at no cost.		✓	Allsup has Certified Application Counselors (CACs) and Medicare specialists who are trained to evaluate eligibility and provide enrollment assistance for health insurance Marketplace plans, Medicare coverage options and Medicaid in many states.
Offers return to work assistance at no cost.		✓	Allsup Employment Services is a Social Security-approved Employment Network that provides the resources and support needed for those who want to transition back to work or explore other work options upon medical recovery.
Coordinates multiple disability benefits, including dual claims for veterans disability appeal and SSDI benefits.		✓	Allsup has VA-accredited claims agents who provide representation for veterans filing a VA disability appeal or those who are filing a dual claim for SSDI benefits.



Does Allsup charge a fee for its services?

Allsup customers only pay a fee for SSDI representation if they receive an award from the Social Security Administration (SSA). The SSA determines the fee that any representative charges. Under the SSA’s fee agreement approval process, the fee is 25 percent of the retroactive dollar amount awarded, not to exceed \$6,000. In addition, Allsup does not charge SSDI customers for expenses such as travel or for collecting medical records.

Those who are approved for SSDI benefits very quickly and do not receive a retroactive award generally pay lower fees. More than half of Allsup’s customers are approved at the initial application level and avoid a hearing.

To learn more about Social Security’s information on fees, please visit:

<https://www.ssa.gov/representation/overview.htm>

Allsup also provides healthcare insurance assistance and return to work services to customers at no cost. The Social Security’s Ticket to Work program provides a variety of incentives to support those who want to go back to work when medically able. Allsup Employment Services is a Social Security-approved Employment Network.

To get more information about Social Security’s Employment Networks, please visit: **choosework.net**

What are national SSDI denial rates and how does Allsup compare?

	Allsup		SSA	
	Awarded	Denied	Awarded	Denied
Initial Application (Level 1)	56%	44%	33%	67%
Reconsideration (Level 2/1st appeal)	24%	76%	12%	88%
Hearing* (Level 3/2nd appeal)	76%	24%	45%	55%

*The hearing award rate has steadily declined since 2010.

Does Allsup handle appeals?

Yes, Allsup helps customers at all levels of the SSDI application process. If an in-person hearing with an administrative law judge (ALJ) is needed, Allsup provides the necessary preparation and will appear at the hearing with the individual.

If you have additional questions about Allsup and the SSDI application process, please visit **AllsupAlliances.com**

For additional online resources and updates, please visit the SVDP website at **SVDPusa.org/Allsup**