

# Frequently Asked Questions

## **How can Genex Services assist me?**

Genex has been specializing in Social Security Disability Insurance (SSDI) representation since 1994 and has assisted over 200,000 claimants. Our knowledge of Social Security law allows us to focus on early intervention to win claims as soon as possible.

Once you appoint Genex to represent you, we can act on your behalf to eliminate most, if not all, of your interaction with the Social Security Administration, simplifying the process for you. With the proper authorization, Genex will partner with your long-term disability (LTD) carrier to obtain medical records and avoid requesting duplicative information from your doctors.

Even if you have already filed a claim with Social Security or been recently denied, Genex can begin representation at any time and assist you with your claim moving forward.

## **Will I owe Genex any money?**

No. Your LTD carrier referred you to Genex so that we can help you with your Social Security Disability case. Genex will not charge you for our services. Your LTD carrier is responsible for paying all fees that may be owed to Genex.

## **Will I owe any money to my LTD carrier or third party administrator?**

Yes, it is likely that once you are awarded SSDI benefits, you may have to repay some money to your LTD carrier. This is because while you are pursuing your Social Security benefits, your LTD carrier will likely continue paying you a full, unreduced LTD benefit. SSDI benefits are typically a reduction to any eligible LTD benefit under the terms of your LTD policy. If SSDI benefits are awarded to you, your LTD carrier will determine if any previously paid full LTD benefits are due to be repaid to your LTD carrier by you. Please note that there may also be an offset for any dependent benefits awarded.

## **Will I be assigned an individual representative to help me with my case?**

Yes. Genex has qualified SS representatives who will help you with your claim. If your claim goes to a hearing, we have attorneys regionally placed throughout the United States who will go with you to your hearing.

## **How does Social Security disability protect my retirement?**

For every year you do not work or pay into Social Security FICA taxes, it shows up as a zero on your earnings record. Once you reach your full retirement age, those zeros may be factored into what your full retirement benefit will be, potentially making the amount lower than if you were awarded SSDI. When you are awarded SSDI, for any year you are considered disabled under SSA's rules, those "zeros" on your earnings record will not count against your retirement benefit, protecting your retirement benefits and the amount you would be eligible to receive.

## **When would I be eligible for Medicare if awarded Social Security disability? Would I be eligible for any health insurance?**

You will be eligible for Medicare 24 months from the date Social Security determines you are entitled to disability benefits. You must meet Social Security's rules for disability for five full calendar months before you can be entitled to SSDI benefits. You will receive documentation prior to Medicare entitlement letting you know your eligibility is approaching if the entitlement is in the future.

## **How do I become eligible for a COBRA extension?**

There are three things that need to happen to be eligible for the COBRA extension. First, you must be designated as a person with a disability by Social Security within 60 days of electing COBRA coverage. This is not the date when you are approved for disability, but the date Social Security determines that you became disabled. Second, the notice of award must be provided to your

COBRA administrator within 60 days of the date on the letter. Third, the award notice must be provided to your COBRA administrator prior to the lapse of the original 18-month period of eligibility. The most important thing to remember is if you are still receiving COBRA benefits when you receive your award notice, you should call your COBRA administrator to see if you will be eligible for the extension.

#### **When will my Social Security disability benefit end?**

As long as you meet the criteria for disability under Social Security's rules, your benefits will continue until you reach your full retirement age. At that time, the benefits convert into retirement instead of disability. Social Security may do periodic reviews of your claim to determine if you still qualify for benefits. Genex may be able to assist you if this occurs.

#### **How long does the Social Security process take?**

For most people, once an application for disability has been filed, it takes 4-6 months to get an initial decision from Social Security. Certain claims are expedited, and if a claim is denied, Genex will discuss appeal options with you.

#### **Is this benefit permanent or can I return to work?**

You can return to work in the future. You will receive SSDI as long as you meet the criteria for disability under Social Security's rules. Social Security has programs that will assist you in returning to work and attempting work while still receiving SSDI. It is important to notify Social Security right away if you return to work so they can discuss any potential impact to your benefit.

#### **Genex sent me a form that asks for a witness signature below mine. Who can be a witness?**

Anyone age 18 or over can sign as a witness on form SSA-827. The form does not need to be notarized.

#### **Genex sent me a form that asks for a fax number. I do not have a fax machine. What do I do?**

Leave this field blank if you do not have a fax number you want Genex to have on file.

#### **Can I fill out Genex's authorizations electronically?**

Not at this time, although we are working on this for the future. Currently, representation forms need to be physically signed, but we can accept copies of these signed forms via mail, fax, or scanned in via email.