

# Legal Insider



FROM THE DESK OF CHARLES D. HANKEY

## Open Enrollment Begins Soon for Health Insurance Marketplace

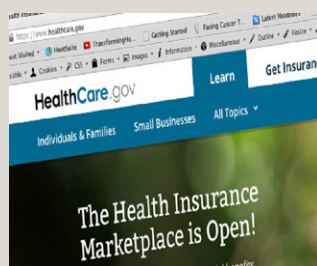
Open enrollment is the period of time during which individuals who are eligible to enroll in a Qualified Health Plan can enroll via the Marketplace. For coverage starting in 2015, the Open Enrollment Period is November 15, 2014 to February 15, 2015.

Why does this matter for you? Your treating physician's opinion is critical evidence for your injury or disability case. Having proper health coverage allows you to see your doctor on a regular basis and provides for consistent lab work, imaging and follow-up treatment. This is VITAL for the success of your case.

If you have questions or issues navigating the Health Exchange Marketplace we recommend you contact the following Health Exchange Certified Insurance Agents:

Alan Hendrickson  
Hendrickson, C.H.Douglas & Co. LLC  
7040 N. College Avenue  
Indianapolis, IN 46220  
P: 317-815-9035  
ahendrickson@att.net

Adrian Fahey  
Alliance Insurance Agency, Inc.  
5021 Kentucky Ave., Suite J  
Indianapolis, IN 46221  
P: 317-840-7304  
adrian\_fahey@us.aflac.com



These agents can walk you through the process and help you select a plan that best fits your needs. What's the best part about this service? It's free to you! They are paid directly by the exchange, and there is no cost to you up front.

## HANKEY LAW PARTICIPATES IN THE 2014 INDIANA BLACK EXPO

The Hankey Law Office was happy to participate in the 2014 Indiana Black Expo Annual Summer Celebration (IBE). The Summer Celebration gave us an opportunity to connect with our community by participating as an educational exhibitor.

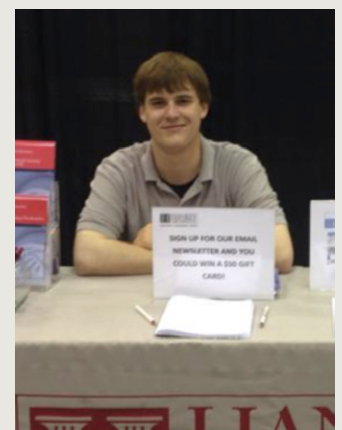
As an exhibitor to IBE, we help the organization continue to deliver year-round youth and family programs and events to better serve our community.

Our booth was focused on disability and injury-related education for those who, unfortunately, have experienced that first-hand. We provided literature, bottle openers, ink pens and an array of other goodies.

Having the opportunity to discuss real issues with real people is invaluable for our office. Hopefully you'll never need us but, if you do, we want to make sure Hoosiers understand their injury-related rights.

This was the first year for the Hankey Law Office to participate in the Indiana Black Expo.

We enjoyed meeting so many great people and look forward to participating in 2015!



*Hankey Law Office's intake specialist, Jake, meets visitors at the 2014 IBE.*

## STAY HEALTHY: GET FREE A FLU SHOT

It's that time of year again – FLU SHOT season. If you are planning on getting a shot, check out Eskenazi Health's free flu shot promotion. Here are a few upcoming dates and locations:



**October 18** ..... Eskenazi Health Center Westside  
2732 W Michigan St.  
9 a.m. to 1 p.m.

**November 1** ..... Eskenazi Health Center Cottage Corner  
1434 S Shelby St.  
10 a.m. to 2 p.m.

**November 8** ..... Eskenazi Health West  
5515 W 38th St.  
10 a.m. to 2 p.m.

## RECIPE: Pumpkin Bread

### Ingredients:

1 (15 ounce) can pumpkin puree	1/2 cup raisins (optional)
4 eggs	2 teaspoons baking soda
2/3 cup vegetable oil	1 teaspoon salt
2 teaspoons pure vanilla extract	1 tsp. ground cinnamon
1 2/3 cups sugar	1/2 teaspoons baking powder
3 cups all-purpose flour	1/2 teaspoons ground cloves
1/2 cup coarsely chopped nuts	

### Instructions:

Lower oven rack to bottom position. Preheat oven to 350°F. Grease bottoms of 2 loaf pans, 8 1/2 x 4 1/2 x 2 1/2 inches, or 1 loaf pan 9x5x3 inches, with shortening.

Stir together pumpkin, sugar, oil, vanilla and eggs in large bowl. Stir in remaining ingredients. Pour into pans.



Bake 8-inch loaves 50 to 60 minutes, 9-inch loaf 1 hour 10 minutes to 1 hour 20 minutes or until toothpick inserted in center comes out clean. Cool 10 minutes. Loosen sides of loaves from pans; remove from pans and place top side up on wire rack. Cool completely, about 2 hours, before slicing. Wrap tightly and store at room temperature up to 4 days, or refrigerate up to 10 days.

## PREPARE FOR WINTER BY WEATHERPROOFING YOUR HOME

It's never too late to weatherproof your home! Anyone can do basic weatherproofing, often times with things that can be found in your local hardware store. By following these basic steps, your home will be ready to face whatever the elements throw at it.

Insulate Pipes Around the Outside of Your Home – Water expands when the temperature drops. Insulating the exposed pipes around the outside of your home will help prevent your hose connections and water spigots from freezing and cracking in the chilly winter months and save you from leaky pipes that could cause mold in your home.

Reverse the Direction of Your Ceiling Fan – Reversing the direction of a ceiling fan seems to be a strange tip but setting your ceiling fans to rotate clockwise in the winter month will make the warm air circulate downward and will maximize heat in the room while being more efficient with your energy use.

Add Window Shades and/or Drapes – Don't skimp on the window treatments in your home! Adding window shades or drapes is a step that can save you energy all year round. In the winter, open the drapes during the day to use the sun's energy to help warm your house, and close them at night to keep the chill off. During summer months, close drapes and shades in rooms that face south and west to block the sun's intense rays and keep your house cool.



Insulate Your Outlets – Since an electrical socket is essentially a hole in the wall, it's a common place for energy loss. Insulating your power outlets will help prevent this energy loss. You can pick up some foam at your local hardware store for this quick DIY fix.

Get a Water Heater Insulation Blanket – Getting a water heater insulation blanket is an affordable way to reduce up to 40% of the heat lost through the sides of your water heater. But before you grab the keys to go get one, make sure to measure the circumference of your water heater, and compensate for the thickness of the wrap.

Use Door Draft Stoppers – Along with keeping the heat inside the house in the winter and outside of the house in the summer, door draft stoppers can also reduce the amount of pollen and dirt that enters your house during the spring and fall.

Check for Drafty Doors and Windows – Checking for drafty doors and windows will help you find potential leaks around doors and windows. The easiest way to do this is to slowly move a lit candle around your door and window frames. If the flame flickers, there's a draft. Fill in the drafty spots with caulk or expanding foam.

Trim Trees Around Your Home – Trimming trees around your home can protect your home from damage. If there are any tree branches hanging over your house or electrical lines, make sure to cut them back before the freezing winter storms. Ice will make the branches heavier and more susceptible to breakage.

# IS YOUR CHILD ENTITLED TO SOCIAL SECURITY DISABILITY?

By Attorney Stacy Crider



Whenever a child is diagnosed with a health condition, it is a very stressful and sometimes very scary situation for the whole family.

It can also be a financial burden to the family due to the needed care, mom or dad missing work or quitting their job, or special equipment the child needs. If the condition is likely to last longer than 12 months, your child might be entitled to Supplemental Social Security Income (SSI).

When considering whether you should apply for disability for your child, it is important to know what Social Security considers when deciding whether or not a child is disabled as it is different than what they consider for adults. When deciding if a child is disabled, it is about more than just a diagnosis. For example, when a child is diagnosed with ADHD they are not automatically disabled.

Social Security requires that the condition be severe and creates marked limitations for the child. What does social security mean by marked? The definition they give is more than moderate and less than extreme. They look at six specific areas and your child must have at least two of these six determined as markedly limited in order to be found disabled. These categories are:

1. Acquiring and using information/ability to learn
2. Attending and completing tasks
3. Interacting and relating to others socially
4. Caring for self
5. General health and physical well being
6. Moving and manipulating objects physically

Examples of things that can be used to prove your child's disability are statements from teachers, statements from treating physicians or therapists, school records, medical records and your testimony before the Administrative Law Judge.

Another factor given a lot of weight by most judges is if you tried as many kinds of treatment as you could to help your child with their condition. They want to know that your child is still disabled despite whatever treatment has been tried. Applying this to our ADHD example, if your child does much better on their medication and the condition is not severe as long as they take their medication, then it doesn't matter how bad the child is without the medications because the medications has helped your child so much that they are not disabled. The Judge wants to know that even on ADHD medication your child is having severe problems such as being held back in school, not passing ISTEP, or acting out behaviorally in extreme ways.

If you feel your child has a severe condition, and you have tried treatment and they are still severely impaired on a daily basis due to their diagnosis, your family might be entitled to social security benefits. Please contact our office for a free consultation. We can help you determine if you should file for disability benefits for your child.

## CLIP & SAVE: Helpful Contacts

### Charles D. Hankey Law Office P.C.

Lockerbie Square, 434 East New York Street, Indianapolis, IN 46202

Office: 317-634-8565 | Toll Free: 800-520-3633 | Fax: 317-634-9818

[www.hankeylaw.com](http://www.hankeylaw.com)

### Contact us if:

- You moved to a new address or changed your phone number
- You received a denial letter
- You went to see a new doctor
- You have been admitted to the hospital
- Your doctor has diagnosed you with a new medical condition
- You had a new test/MRI/X-ray

### Additional Resources

Information Referral Network – 317-926-HELP

Crisis Line – 317-251-7575

Center Township Trustees (can assist with rent, utilities, takes applications for Food Stamps, TANF, and Medicaid)

863 Massachusetts Avenue – 317-633-3610

**Healthy Indiana Plan:** low cost insurance for Indiana Families – 877-438-4479 | [www.hip.in.gov](http://www.hip.in.gov)

**RX for Indiana:** assistance with prescription drug cost – 877-793-0765 | [www.rxforindiana.org](http://www.rxforindiana.org)

**Advantage Program:** health care program for uninsured, low-income Marion County residents – 317-221-2000 | [www.hhcorp.org/adv.htm](http://www.hhcorp.org/adv.htm)

**Div. of Disability & Rehabilitative Services (DDRS)** – 800-545-7763 [www.in.gov/fssa/ddrs/4938.htm](http://www.in.gov/fssa/ddrs/4938.htm)

**Damien Center:** help for those afflicted by HIV/AIDS – 317-632-0123 | 800-213-1163 | [www.damien.org](http://www.damien.org)

**Indiana Free Clinic Information:** low cost or free health care for low-income or uninsured – [www.freeclinicdirectory.org/indiana\\_care.html](http://www.freeclinicdirectory.org/indiana_care.html)

### Housing Help:

Indianapolis Resource Center for Independent Living – 317-926-1660

Colonial Park (chronic homeless program) – 317-353-6784

Indianapolis Public Housing Agency (section 8) – 317-261-7200

Barton Center (sleeping rooms - \$278, 2 bedrooms \$500-613) – 317-423-2575

You can apply for Social Security disability benefits by calling 1-800-772-1213, online at [www.ssa.gov](http://www.ssa.gov), or in person at your local office

### Indianapolis Area Local Social Security Office Addresses\*:

**West Side:** 6745 Network Place – 866-218-2309

**Downtown:** 575 N. Pennsylvania, Suite 685 – 866-931-7057

**East Side:** 5515 N. Post Rd. – 866-220-7899

\*If you live outside of the Indianapolis area, please ask a Case Administrator for the address and phone number to your local social security office.

*Let this fall be a time to gather the things that bring you comfort and joy.*





## CHARLES D. HANKEY LAW OFFICE P.C.

WITH 80 YEARS OF COMBINED EXPERIENCE, BOTH IN AND OUT OF THE COURTROOM, THE LEGAL PROFESSIONALS OF THE CHARLES D. HANKEY LAW OFFICE CAN RESOLVE CASES INVOLVING:

- DISABILITY CLAIMS (SSD/SSI)
- LONG TERM DISABILITY
- SHORT TERM DISABILITY
- WORKER'S COMPENSATION
- EMPLOYMENT LAW
- WORKPLACE DISCRIMINATION
- WAGE & HOUR ISSUES
- PERSONAL INJURY
- CAR ACCIDENTS
- TRUCK ACCIDENTS
- MOTORCYCLE ACCIDENTS
- BICYCLE ACCIDENTS
- RAILROAD CROSSING/  
TRAIN ACCIDENTS
- AIRPLANE ACCIDENTS
- HIGHWAY DEFECTS
- WORKERS' COMPENSATION
- PREMISES LIABILITY
- PRODUCT LIABILITY
- BRAIN/HEAD INJURIES
- SPINAL INJURIES
- DOG BITES /ANIMAL ATTACKS
- CHILD INJURIES
- CONSTRUCTION ACCIDENTS
- BURN INJURIES
- DROWNING

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### EMPLOYEE SPOTLIGHT: Jacob

Meet Jacob! He's the newest addition to the Hankey team. He was hired in June 2014 as our field intake specialist. Jacob was born and raised in Lafayette, Indiana where he attended Lafayette Jefferson High School. After high school he studied theatre at Ball State University. He is currently a student at Ivy Tech Community College pursuing his associate degree in Paralegal Studies. In his free time, Jacob unwinds by listening to jazz music, playing pool, and spending time with his long-time girlfriend, Jessi, and his dog, Ace.

Past results afford no guarantee of future results. Every case is different and must be judged on its own merits. The contents of this newsletter do not constitute legal advice.

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