



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:

- PERSONAL INJURY
- AIRPLANE ACCIDENTS
- DOG BITES/ANIMAL ATTACKS
- CAR ACCIDENTS
- HIGHWAY DEFECTS
- CHILD INJURIES
- TRUCK ACCIDENTS
- WORKERS' COMPENSATION
- CONSTRUCTION ACCIDENTS
- MOTORCYCLE ACCIDENTS
- PREMISES LIABILITY
- BURN INJURIES
- BICYCLE ACCIDENTS
- PRODUCT LIABILITY
- DROWNING
- RAILROAD CROSSING/
TRAIN ACCIDENTS
- BRAIN/HEAD INJURIES
- SPINAL INJURIES

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Experience. Compassion. Justice.

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Legal Insider



GET CONNECTED ONLINE

We make it easy for you to stay connected with the Hankey Law Office online. You can like us on Facebook, follow our tweets, meet us on Google +, and watch our videos on YouTube.



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- Learn about our attorneys and staff
- Get updated on changes in law that affect your case
- Participate in fun online "Give-A-Ways"
- Stay connected with others going through the same thing as you



Visit us at www.hankeylaw.com.

FROM THE DESK OF CHARLES D. HANKEY

**Can't Travel To Our Office?
Hankey Law Will Come to You**



After practicing law for over 30 years, I have realized it is difficult for some of our injured clients to make it into our Indianapolis office. We are now offering a great solution – we'll come to you. We'd be happy to meet you at your home, a nearby coffee shop, or anywhere that is accessible and comfortable for you.

We aim to make this process as easy as possible for you. We'll send you a professional and they'll assist you with our paperwork. They'll also review your case and screen it carefully.

If you or a loved one needs assistance, but are unable to make it into our office, give us a call at 317-634-8565 for a free in-home consultation.

Denied By the Judge – Now What?



By Attorney Sondra Burger

It's tough receiving a denial from Social Security after your hearing with the judge. After all this time waiting and struggling, that unfavorable decision is like a kick in the head. But don't give up! Your claim still has possibilities. Here are two options available if your claim is denied by the hearing Judge:

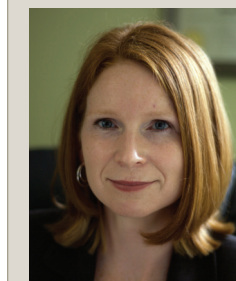
1. Appeal the Judge's unfavorable decision.

You have the right to disagree with the Judge's denial of your claim by appealing the decision to a higher level. The first appeal level is the Appeals Council within the Social Security Administration. If denied by the Appeals Council, the next appeal level is Federal District Court. In fact, you can appeal your case all the way to the

(continued on page 2)

How to Prepare For the New Affordable Care Act

By Attorney Melissa A. Davidson



The Affordable Care Act (also known as Obamacare) is the law that requires everyone in the United States to obtain health care coverage. Insurance coverage is complicated. In the past, most citizens obtained coverage through their employers or paid high premiums for personal plans. Some Americans also have access to insurance benefits via state

assistance through programs like Medicaid, Healthy Indiana Plan (HIP), etc. The new insurance program provides Americans an opportunity to purchase insurance through an online health exchange. Some states created their own online exchange, but the Indiana exchange is done via the Federal Government. Open

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From the Desk of Charles D. Hankey

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Legal Insider

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.

Denied by the Judge... *(continued from page 1)*

Supreme Court of the United States. However, most appeals stop at the Federal District Court level.

An appeal should be done by an attorney familiar with Social Security and the appeals process. Appeal issues are based on legal requirements such as whether the Judge failed to follow a certain regulation or evaluate the claim according to the proper rule? Most people cannot recognize these appealable failures by the Judge. So be safe and use an attorney to appeal your denied claim.

If you win your appeal, the case is sent back, or remanded, to the Judge for a new hearing. At the hearing, the Judge must correct the errors in the decision that were identified by the higher court. Many times, this results in a new, favorable decision that could date back to the time you stopped working because of your disability.

2. File a New Application.

The second option is to start over and file a new application for benefits. Under some circumstances, like if your attorney has reviewed the Judge's decision but thinks it unlikely that an appeal would be successful, this is the best course of action. Or, if a different Judge would be more favorable to your case, it may be better to file a new application. Discuss options with your attorney.

Whatever happens, DO NOT GIVE UP! Remember that some attorneys do not appeal denied claims. At the Hankey Law Office, our experienced attorneys will follow your Social Security claims from the application to the appeal. Call the Hankey Law Office for a free consultation. Good Luck!

RECIPE: Pumpkin Bread

Ingredients:

- 1 (15 ounce) can pumpkin puree
- 4 eggs
- 1 cup vegetable oil
- 2/3 cup water
- 2 teaspoons pure vanilla extract
- 2 1/2 cups sugar
- 3 1/2 cups all-purpose flour
- 2 teaspoons baking soda
- 1 1/2 teaspoons kosher salt
- 1 1/4 tsp. ground cinnamon
- 3/4 teaspoons ground ginger
- 3/4 teaspoons nutmeg
- 1/2 teaspoons ground allspice
- 1/2 teaspoons ground cloves

Instructions:

Preheat oven to 350 degrees F. Grease and flour two 8.5 x 4 x 2.5 inch loaf pans. In the bowl of a stand mixer fitted with the paddle attachment or in a large bowl with an electric mixer, combine pumpkin, eggs, oil, water, vanilla and sugar until well blended.



In a large bowl, whisk together the flour, baking soda, salt, and remaining spices until well combined. Stir the dry ingredients into the pumpkin mixture until just blended. Pour batter into the prepared pans. Bake in preheated oven for 60-70 minutes or until a toothpick inserted in the center comes out clean.

**DATE LAST INSURED:
HOW IT AFFECTS YOUR CASE**



By Attorney Kristen Wold

DLI stands for "Date Last Insured". This term comes into play in applications for SSDI (Social Security Disability Insurance). SSDI are benefits you earn by working. While you are working, you are earning work credits and paying into the Social Security system. Once you stop working, you stop paying and, therefore, have an expiration date as to how long you can be eligible for SSDI. This is known as the date last insured.

If you have worked at least five of the last ten years, your date last insured will be approximately five years after you stopped working. If you worked up until five years ago, your DLI would be today. If you worked up until four years ago, your DLI would be one year from now. If you haven't worked for six years, your DLI was one year ago. In order to qualify for SSDI benefits, you have to prove you became disabled prior to your date last insured.

If you haven't worked enough, or your DLI is too far in the past, you may still qualify for SSI (Supplemental Security Income). The Social Security representative who takes your application should be able to tell you when your DLI is, or if you are eligible for SSI.

How to Prepare... *(continued from page 1)*

enrollment began on October 1, 2013 and insurance plans must be purchased by March 31, 2014. If you do not purchase a plan in a timely manner, then you can incur a tax as a result. You can review and purchase plans by visiting this website – <https://www.healthcare.gov/marketplace/individual/>.

The new insurance plan will provide coverage to millions of Americans who have never had access to quality healthcare. The insurance companies can no longer deny people with pre-existing conditions and should be able to offer you a reasonable monthly premium. The Indiana Exchange has a limited number of carriers to choose from. Some plans have geographic and provider specific requirements. In order to understand the process, we highly recommend you contact a qualified marketplace agent. We recommend the following:

Agent Marketplace
Alan Hendrickson
7040 N. College
Indianapolis, IN 46220
317-815-9035

**SOCIAL SECURITY ANNOUNCES
BENEFIT INCREASE FOR 2014**

A recent announcement from the Social Security Administration detailed changes to benefit levels in 2014.

Monthly Social Security and Supplemental Security Income (SSI) benefits for nearly 63 million Americans will increase 1.5 percent next year.

The 1.5 percent cost-of-living adjustment (COLA) will begin with benefits that more than 57 million Social Security beneficiaries receive in January 2014. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2013.

Single adults eligible for standard SSI payments will see an increase from \$710/month in 2013 to \$721/month in 2014. Payments to couples will increase to \$1,082/month. Disabled workers will see a small increase from \$1,131 to \$1,148 for single adults and from \$1,914 to \$1,943 for couples or families.

Some other changes that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$117,000 from \$113,700. Of the estimated 165 million workers who will pay Social Security taxes in 2014, about 10 million will pay higher taxes as a result of the increase in the taxable maximum.

More information is available at www.socialsecurity.gov/cola.



**HANKEY LAW WORD SEARCH:
HOLIDAY EDITION**

Find these holiday words in the scrambled letters below. Words can go sideways, up and down, and diagonally. Happy searching!

Chimney	Hanukkah	Reindeer
Christmas	Joy	Santa
Cookies	Kwanza	Sledding
Eggnog	New Years	Snowflakes
Gathering	Presents	Snowman

S G Z Z S E I K O O C W F G V
A O G A T H E R I N G N C K H
N N M W X H V T N L A H P F C
T G K F L S X K H D R Y C U L
A G A A S M N Y F I B Y K R V
W E K V B E R O S E I S E K F
K G S P I R I T W D A E L S P
W N H D N P M P R F D S D T R
A I A Y X A Q P H N L A T N B
N D N E S I B Q I P I A Q E Y
Z D U N S R A E Y W E N K S E
A E K M J Z R T P W A H N E J
M L K I O O Q U Q W F G V R S
J S A H Y Y B D T W M T M P L
F I H C S N O W M A N S A X V

CLIP & SAVE: Helpful Contacts

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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

RX for Indiana: assistance with prescription drug cost – 877-793-0765 | www.rxforIndiana.org

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

Div. of Disability & Rehabilitative Services (DDRS) – 800-545-7763
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

Indiana Free Clinic Information: low cost or free health care for low-income or uninsured – 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, 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.

“May your walls know joy, may every room hold laughter, and every window open to great possibility.”

– Mary Anne Radmacher