

## In Your Corner

A quarterly newsletter brought to you  
by the Law Offices of Regas & Haag, LTD.

Spring 2009

## Good News!

### Did you know...

In May 2009, all SSI and Social Security Disability recipients will receive an additional \$250 from the U.S. government as part of President Obama's stimulus package.



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## Basic Facts About The Uninsured

Lack of health insurance coverage among millions of Americans remains one of this nation's most pressing social challenges, but one that is often not well understood. Common knowledge about who is uninsured, why they are uninsured, the difference health coverage makes, as well as the impact on all our lives of having a large uninsured population — is riddled with misconceptions and myths. Basic facts about the uninsured are essential to understanding how we might address the growing numbers of Americans without health insurance.

## Who Are the 47 Million Uninsured?

- ▶ *Two-thirds of the uninsured are from low-income families, with incomes less than twice the poverty level.*
- ▶ *Eight in ten uninsured Americans come from working families. Even among the poor, the majority of the uninsured have at least one worker in the family.*
- ▶ *Eighty percent of the uninsured are adults. Young adults (ages 19-24) are at greatest risk of being uninsured and make up more than one of every three uninsured adults.*
- ▶ *The majority of uninsured adults (75%) have gone without coverage for a period of at least one year.*
- ▶ *Racial and ethnic minorities make up a greater share of the uninsured because compared to the white majority they are far less likely to have health coverage offered through their jobs or to be able to afford health premiums. At 36% of the non-elderly population, minorities comprise 55% of the uninsured.*
- ▶ *Among employment-age adults, men are more likely to lack health insurance than women. Twenty percent of such men lack insurance, compared with 16% of women. This gender difference is slightly less pronounced in states with high proportions of the uninsured, such as Texas and New Mexico.*
- ▶ *The large majority of the uninsured (78%) are American citizens. However, non-citizens have higher uninsured rates due to their low-wage jobs that are less likely to offer health insurance and restrictions on their eligibility for public coverage. (continued on page 2)*

## Why Are They Uninsured?

- ▶ *The large majority of uninsured do not have coverage because they do not have access to affordable employer coverage or they cannot afford to purchase coverage on their own.*
- ▶ *Seventy percent of uninsured employees work for firms that do not offer health benefits or they are not eligible for their employer's plan. Most workers enroll in their employer's health insurance plan if they are eligible, and even the majority of low-income employees enroll when coverage is offered through their employer.*
- ▶ *The average total annual cost of employer-sponsored family coverage in 2007 was \$12,106 — seldom affordable to low-wage workers without sizable contributions from their employers.*
- ▶ *Only 2% of uninsured adults report that they do not have health coverage because they think they do not need it.*
- ▶ *Three-quarters of the uninsured are not eligible for public coverage. Medicaid covers most low-income children, but unless severely disabled or pregnant, even the poorest adults are generally ineligible if they do not have children.*

Source: P.O.V. - Critical Condition . Basic Facts About the Uninsured | PBS  
[http://www.pbs.org/pov/pov2008/criticalcondition/special\\_background.html](http://www.pbs.org/pov/pov2008/criticalcondition/special_background.html)

## Recent Data From The Social Security Administration

The most recent data from the Social Security Administration dated 12/31/08 shows that the Cleveland and Columbus Offices of Disability Adjudication and Review (where hearings are held) are two of the lower performing hearing offices in the system. Cleveland ranks 115 out of 147; Columbus is 138. The average wait for a hearing, once it is requested, is 570 days in Cleveland (1.5 years) and 674 days in Columbus (1.8 years). Adding one year to those numbers (for the initial and reconsideration levels) means that claimants are waiting 2.5 to almost 3 years from initial application to a hearing.

The recently passed Economic Stimulus Package may help this wait. Five hundred million dollars has been allocated to upgrade the SSA's computer systems. This should help speed processing and payments to recipients.

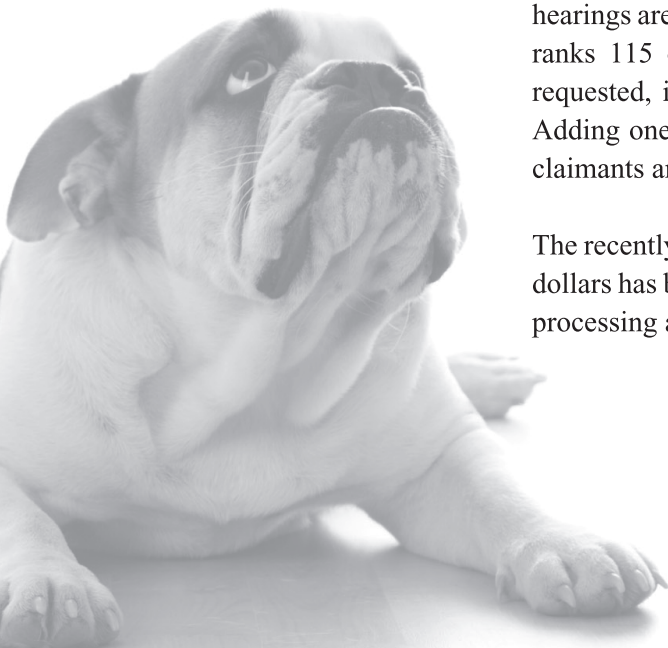
## Internet Resources

### Do you have an e-mail address?

We need it to keep you up-to-date on your case. Send your e-mail address to [info@regashaag.com](mailto:info@regashaag.com) and we'll do the rest. Thanks!

### Calculate Benefits Online

You can now calculate your disability benefits online at the Social Security Administration website. Go to:  
<http://www.ssa.gov/planners/benefitcalculators.htm/>



# Free Clinics / Dental Programs

## Ohio Free Clinics

### Akron

Northeast Ohio Black Women's Health Program (330) 375-6202  
Open M's Summit County Free Clinic (330) 434-1111

### Alliance

Good Samaritan Clinic (330) 821-3961

### Ashland

Ashland Christian Health Center (419) 207-3911

### Barberton

Barberton Clinic (330) 745-7471

### Bryan

Compassion Medical Clinic of Williams County (419) 630-0313

### Canton

Canton Community Clinic (330) 454-2000  
Total Living Center Ministries, Inc. (330) 455-3663

### Cincinnati

Health Resource Center (513) 357-4602  
Homeless Program (513) 352-2902

### Cleveland

City Mission (216) 431-3510  
Free Clinic of Greater Cleveland (216) 721-4010  
Metro Youth Outreach Free Clinic (216) 651 5428 ext. 22  
North Coast Health Ministry (216) 228-7878  
Southwest General Neighborhood Care Center (440) 816-4039

### Columbus

CMA Physicians Free Clinic (614) 240-7430  
Faith Mission Clinic (614) 228-5200  
Faith Mission Baptist Church Clinic (614) 234-7400  
Fruit of the Vine (614) 291-5101

### Dayton

East Dayton Health Center (937) 208-6850  
Good Neighbor House (937) 224-3003  
Reach Out of Montgomery County (937) 258-2000  
Saint Vincent Total Health Care (937) 222-7349

### Findlay

Caughman Health Clinic (419) 425-4642

### Hartsville

Hartsville Migrant Ministries (330) 877-2983

### Kent

Town Hall II Medical Clinic (330) 678-3006

### Lakewood

North Coast Health Ministry (216) 228-7878

### Lancaster

Lancaster-Fairfield Health Clinic (740) 687-6678

### Lorain

Lorain County Free Clinic, Inc. (440) 227-7602

### Massillon

Western Stark Medical Clinic, Inc. (330) 834-1546

### Medina

The Free Clinic (330) 667-6014  
Medina Health Ministry (330) 764-9300

### Middleburg Heights

Southwest General Health Center (440) 816-6444

### Newark

Community Health Clinic (740) 345-1613

### Painesville

Lake County Free Medical Clinic (440) 352-8686

### Parma

Parma Health Ministry (440) 843-8087

### Portsmouth

Community Action Organization (740) 353-3173

### Steubenville

Jefferson County 4th Street Health Care (740) 283-2856

### Toledo

Mildred Bayer Clinic (419) 241-1584

### Wheeling

Wheeling Health Right, Inc. (304) 233-9323

### Wooster

Healthcare Community Free Clinic (330) 392-7474  
Viola Startzman Free Clinic (330) 262-2500

### Youngstown

Grace Place Medical Services, Inc. (330) 480-5800  
Midlothian Free Clinic (330) 788-3330

Go to [www.bulldogattorneys.com](http://www.bulldogattorneys.com) for a listing of low cost dental programs.

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*We are honored that  
you have chosen us to  
represent you before the  
Social Security Admin-  
istration. We always do  
our best to help you  
receive the Social  
Security Benefits you  
deserve. Never Give Up.*

## **"When Am I Going To Have A Hearing?"**

The biggest problem our clients have with the Social Security Administration is the long wait for a hearing. The government is currently scheduling hearings for our clients who initially applied in 2006--- a three-year wait! We understand the financial hardship this causes you. If we could speed up the process for you, we certainly would. The only way to cut ahead in line is if you are: losing your home, being evicted, or your utilities are being disconnected. And, sometimes the government ignores us even if one of those things is happening to you!

Because of this long wait, we often do not need to speak with you for 3 to 6 months. We have filed your medical records and other paperwork with the Social Security Administration. During this wait time, if you were to call our offices, the only thing we could say to you is, "We are still waiting too!" We always call you as soon as we receive any news from the government about your decision.  
(See Recent Data from the SSA article on the bottom of page 2.)

**While we are waiting for a decision from the Social Security Administration, you can help us by calling our offices if...**

- 1. Your health changes.*
- 2. You start seeing a new doctor or you receive a new diagnosis.*
- 3. You start working, either full-time or part-time.*
- 4. You receive something from the SSA that you don't understand.*
- 5. The Social Security Administration schedules you to see a doctor.*
- 6. You are in danger of losing your home, being evicted, or having your utilities shut off.*

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