

# Social Security Administration Retirement, Survivors and Disability Insurance

Important Information

Date: July 10, 2018

BNC#:

NSPS

JANE E DOE  
7865 EAGER AVE  
BALTIMORE, MD 21202

Dear JANE E DOE

The Consolidated Omnibus Budget Reconciliation Act (COBRA) may allow you to extend your group health plan (GHP) coverage up to 11 additional months if you stopped working because you are disabled. In order to qualify, we must decide that you are disabled before the 60-day coverage period for COBRA ends.

The first day of your 60-day period of GHP coverage began 03/03/18, and ended 05/03/18. You asked us to decide if you were disabled based on our rules during this time.

You told us that your disability began 05/05/17 because of colon cancer.

## **COBRA Decision Information**

We used the following documents to make a decision about your claim:

1. Doctor's Note - Office visit January 3, 2017

## **COBRA Allowance Information**

Based on our review of the documents above, we decided that you met the medical requirements in the Social Security Act or regulations since December 22, 2016. While you get a monthly benefit, we consider you disabled as of August 3, 2017, under our rules.

## **If You Want To Appeal**

If you disagree with this decision, you have the right to appeal. A person who did not make the first decision will decide your case. We will review those parts of the decision which you disagree with and will look at any new facts you have. We may also review those parts which you believe are correct and may make them unfavorable or less favorable to you.

- You have 60 days to ask for an appeal.
- The 60 days start the day after you receive this letter. We assume you got this letter 5 days after the date on it unless you show us that you did not get it within the 5-day period.
- You will have to have a good reason for waiting more than 60 days to ask for an appeal.
- To appeal, you must fill out a form called "Request for Reconsideration." The form number is SSA-561. To get this form, contact one of our offices. We can help you fill out the form

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## **If You Want Help With Your Appeal**

You may choose to have a representative help you. We will work with this person just as we would work with you. If you decide to have a representative, you should find one quickly so that person can start preparing your case.

Many representatives charge a fee only if you receive benefits. Others may represent you for free. Usually, your representative may not charge a fee unless we approve it. Your local Social Security office can give you a list of groups that can help you find a representative.

If you get a representative, you or that person must notify us in writing. You may use our Form SSA-1696-U4 Appointment of Representative. Any local Social Security office can give you this form.

## **Suspect Social Security Fraud?**

Please visit <http://oig.ssa.gov/r> or call the Inspector General's Fraud Hotline at 1-800-269-0271 (TTY 1-866-501-2101).

## **If You Have Any Questions**

We invite you to visit our website at [www.socialsecurity.gov](http://www.socialsecurity.gov) on the Internet to find general information about Social Security. If you have any specific questions, you may call us toll-free at 1-800-772-1213, or call your local Social Security office at (410) 234-0000. We can answer most questions over the phone. If you are deaf or hard of hearing, you may call our TTY number, 1-800-325-0778. You can also write or visit any Social Security office. The office that serves your area is located at:

2309 BAKER AVE  
SUITE 5  
BALTIMORE , MD  
21233

If you do call or visit an office, please have this letter with you. It will help us answer your questions. Also, if you plan to visit an office, you may call ahead to make an appointment. This will help us serve you more quickly when you arrive at the office.

*Social Security Administration*