Social Security Administration Retirement, Survivors and Disability Insurance

Important Information

Date: October 02, 2018 BNC#: NSPS

JACK E DOE 2305 GERBER AVE APT 2 BALTIMORE, MD 21205

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 02/02/2018, and ended 05/02/2018. You asked us to decide if you were disabled based on our rules during this time.

You told us that your disability began 08/08/2017 because of congestive heart failure.

COBRA Decision Information

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

1. Medical Report dated January 1, 2017

COBRA Disallowance Information

Based on the documents above, you received treatment for your medical condition(s). The record(s) show(s) your medical condition(s) improved with medical care. After we reviewed your medical record(s), we found that you are not disabled or you do not have a medical condition(s) that we consider disabling 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

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 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 1-999-999-9999. 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:

4500 REINDEER ST SUITE 203 BALTMORE, MD 21204

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