



# **The Wilborn Method, Social Security Disability: A Step-by-Step Guide to Getting Your Benefits: Initial Application Level**

*Ralph Wilborn, Tim Wilborn, Etta L. Wilborn*

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Co-authored by a former Social Security Judge, this book is a how-to manual for (non-blind) disabled adult claimants who are applying for Social Security Disability or SSI benefits and whose claims are at the initial application level. A recent study showed that about 6 out of 10 disability applications were denied at the initial level. Even worse, only about 1 in 4 of those denied claims ever was won on appeal. In other words, if you don't win at the initial level, there's only about a 1 in 4 chance you ever will! You need to make your strongest case at the initial application level, where your chances of winning are best. But how? First, you need to understand the process. Most of what claimants do at the initial application stage is answer questions on forms. Most applicants answer Social Security's questions incorrectly, inadequately, incompletely, or inappropriately. Too often, this leads to an undeserved denial. This book shows how to respond to each question on Social Security's 4 major forms, so you can maximize your chances of winning at the initial application level, when your chances of winning are best. Second, you need to take action. Many claimants take a wait-and-see approach: They wait until Social Security denies the claim at least once before they try to understand the process or get help. By then, it's often too late! For those claimants, the best chance of winning is gone, and they may have damaged their claims beyond repair by giving inaccurate, uninformed, or incomplete answers. We wrote *The Wilborn Method* to help disabled people understand and complete Social Security's forms so they maximize their chances of winning at the initial application level. A self-help Social Security disability book should show you what you have to do to win your case! That is what this book does. We explain the disability process and the rules for proving you're disabled. We start with 11 chapters explaining the basics you need to know, then we guide you, question-by-question, through Social Security's 4 major forms. We answer three questions you must ask yourself when you read the questions on Social Security's forms: 1) Why is Social Security asking these specific questions? 2) How will Social Security use the answers? and 3) How much detail does Social Security need? We show you how to answer each question so you give a complete and accurate picture of your impairments, your limitations, your education, and your work history. We explain which of Social Security's questions aren't really asking what they appear to be asking, and we explain how to avoid getting trapped in wrong or inconsistent answers. For Social Security, the third party witness questionnaire can be a rich source of contradictions—contradictions that often are used to deny claims. We discuss ways to make this questionnaire work for you, instead of against you. To prove you're disabled, you must have medical evidence. We explain what your doctors should and should not do to help prove you're disabled. We even have two forms you can use to get useful and meaningful opinions from your doctors. The value of our guidance doesn't end at the initial application level. If you have to appeal your case, these forms stay in the record for as long as your case is appealed! At the hearing level, Social Security's judges look carefully at the answers on the initial level forms. They use careless or uninformed answers on these forms to deny disability claims. Giving inadequate answers on Social Security's initial level forms hurts more than your chances of winning early—it also can cripple your chances of winning later. Whether or not you hire a representative to help you, if you follow the instructions in *The Wilborn Method*, you'll avoid common mistakes that may harm your case. You'll also give the necessary details to improve your chances of winning quickly. NOTE: Our website, referenced in this book and containing additional resources, has moved to [wilbornlaw.com](http://wilbornlaw.com).

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