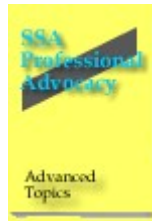


SSA Disaster Response



Hurricane Katrina showed us how SSA might respond during a natural disaster.. This perfect storm caused widespread devastation on a level never before experienced on the gulf. The states of Louisiana, Mississippi, Alabama and parts of Florida will take many months to recover from this disaster. In each of these states, there are countless thousands who depend upon the Social Security disability program. This dependency will only increase as these victims attempt to rebuild their lives.

Despite the tragic deaths, destruction of property and widespread loss of livelihood, life for these individuals and households must go on. Those who depend upon the Social Security program will be seeking help from the system in large numbers. Because so many of the victims have been relocated to nearly every state in the union, fulfilling this need will be a monumental task for the Social Security Administration for several months.

In this special report, I'm going to systematically examine how the Social Security Administration responds to natural disaster. Most of my experience is based on Social Security's response to hurricane Andrew. I was a witness to Andrew and learned a lot about how Social Security reacts in emergency situations.

What Social Security is facing

As you know, Social Security is responsible for both retirement and disability benefits. For those uprooted by Katrina, both of these benefit programs will be profoundly impacted. On the disability side, case adjudication, benefit payments and record retrieval will be Social Security's greatest challenge. Each of these responsibilities will be difficult to execute given the extent of the destruction caused by Katrina. This is especially true in New Orleans and throughout the state of Mississippi.

In the states of Louisiana, Alabama and Mississippi, the majority of Social

Security's physical infrastructure has been seriously damaged. This indicates that these state's Social Security offices will be unable to provide basic services for months to come. Social Security's immediate response will be to relocate all available claimant payment and adjudicative records to other neighboring states for processing.

Relocating records to other states will be beneficial to some Social Security recipients, but certainly not all. There'll still be a good percentage of benefit recipients who will need to reconstruct their cases or request that benefits be transferred to another location. The redirecting of benefit payments to an out-of-state location can be requested at any Social Security office. Requesting benefit relocation will not be an insurmountable problem for most victims of this disaster. However, reconstructing a disability application is another story.

To make application for Social Security disability benefits, the claimant must provide Social Security with copies of all relevant medical evidence. In the case of Katrina, most Doctor's offices, medical clinics and hospitals were severely damaged. Countless medical records were either lost or destroyed. We have also received reports that several Social Security offices were severely damaged and records have been lost. Add to this tragedy the unpleasant fact that many storm victims have no identification or the financial resources required to retrieve their records. It's not difficult to imagine just how arduous this weather related crisis would be on anyone applying for disability benefits in the Gulf Coast area.

Those most severely affected by the destruction of records will be those who have recently applied for Social Security disability benefits. Records of recent applicants, those who have petitioned six months or so prior to Katrina, are retained either at the District Office or at the state's Disability Determination Section. The destruction of these offices makes it a forgone conclusion that a significant number of applicants will have difficulties reconstructing their application for benefits.

Those who have been on benefits for several months will probably not face the same level of frustration. These individuals can simply contact any Social Security office in the state of relocation and request reestablishment of their benefits. The records of those already on benefits will have been sent to Social Security's record storage facility in Baltimore where they can easily be retrieved by any SSA office.

Social Security's disaster plan

Believe it or not, the Social Security Administration does have an emergency plan of operation. However, if you tried to learn this emergency plan, you'd be wasting your time. The only way to discern Social Security's emergency plan of action is to have witnessed it in action.

I've been around a long time, and I've witnessed several emergencies that directly impacted Social Security operations. The worst of these emergencies in my recent memory was hurricane Andrew. It was after this hurricane that SSA drew-up a revised emergency plan that relied upon the lessons learned during recovery from Andrew.

SSA's Emergency Implementation:

Social Security will implement an emergency plan that best addresses the nature of the disaster. In the case of hurricane Katrina, you can expect the following actions from the Social Security Administration:

- Temporary closure of all affected DO and DDS offices.
- Temporary halt of case processing in the affected states.
- Possible redistribution of employees.
- Possible redistribution of cases to neighboring states for adjudication.
- Expect little or no case processing in hard hit areas like New Orleans and Mississippi for six months or more.
- Katrina is just one storm that occurred fairly early in the American hurricane season. This means that there could be more weather related trauma on the horizon. Social Security will take into consideration the potential for more disasters in making a decision about case relocation.
- Expect a large influx of new disability applications in host states from those displaced by the disaster.
- Social Security will set up emergency locations to meet the adjudicative requirements of displaced applicants.

The level of destruction experienced in Louisiana and Mississippi are very unique. This situation will actually result in large numbers of refugees evacuated to neighboring states. These refugees will need special attention. Their cases will need to be prioritized by Social Security in order to meet the demand for benefits.

Displaced citizens create a very special problem for Social Security. In this

circumstance, Social Security must continue to process cases for state residents, while also processing cases for displaced individuals. The added burden on Social Security employees in neighboring states will cause a backlog of cases in these states for many months. This is going to be a long recovery process for Social Security in the Gulf region and in all states that accept a significant number of displaced citizens.

Advocates located in an affected region:

If you're a disability advocate located within an affected state, you may also have suffered devastation. For those advocates who find themselves in this circumstance, the most important thing you can do is remove your business computer's hard drive. If you have the drive, you have a sound method of recovering client data and your business software. Having the drive will enable you to piece your company back together when circumstances improve.

Advocates in neighboring states:

If you're lucky enough to be practicing disability advocacy in a state close to a disaster, but has not been affected, a crisis like hurricane Katrina, Rita, etc., can be a boom for your service. A weather-related disaster is a special event. It is an opportunity to expand your service by offering special services to victims and their families. These special services would include record recovery, record reconstruction and/or representation at a reduced rate. To learn more about special event marketing, visit the Student Web. Enter the Marketing Manual and review chapter four labeled Special Event Marketing. Keep these marketing lessons in mind as you prepare for the next natural disaster in your area.