SCHAFFER & ASSOCIATES LPA

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Schaffer & Associates LPA



2024 Cost of Living Adjustment

SSA increases their payment standard for the 8th consecutive year

Carpenters Local Union #351 Annual Seminar

Schaffer & Associates educates the community

Work-related Slips, Trips, and Falls

Protect yourself from injury this winter

Winter 2023 Newsletter

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Representing Clients Throughout Northwest Ohio and Southeast Michigan

Work-related Slips, Trips, and Falls

Slips and trips often occur as a result of losing traction. There are many hazards both within and outside of the workplace that can cause these types of accidents such as slippery surfaces, hoses, cords, or other clutter in high-traffic areas, improper footwear, uneven ground including cracks or holes, and inadequate lighting.



With another brutal Ohio winter here, it's important to be extra aware of wet and/or icy surfaces. Even if you do not work outdoors, parking lots and entryways can become common areas for slips and falls in the winter, especially if they are not maintained. According to the U.S. Bureau of Labor Statistics, slips, trips, and falls resulted in 34 work-related fatalities in 2021, making it the second-most common fatal work-related event.

Slipping and falling at work is no laughing matter. Whether you fell outdoors on an unsalted walk or slipped for no apparent reason while on your way to the copier, you may be eligible for workers' compensation. Ohio has a no-fault system, meaning regardless of who is responsible for your injury, you may be entitled to receive benefits.

After a fall, there is a chance you might walk away unscathed. Unfortunately, many others are not so lucky. This is why it's always advisable to report any work injury to a supervisor. Incident reports or other documentation generated from your accident can be beneficial in ensuring claim approval.

Even if you think you are okay initially after a fall, there is a chance symptoms may develop or become more noticeable later on. Injuries such as fractures, sprains, strains, concussions, contusions, and more are quite common. Emergency care immediately after injury as well as long-term treatments like pain management, surgery, physical therapy, medication, and chiropractic care may be necessary.

If you were injured at work, your medical expenses should be covered under your claim. Right after an accident, it can sometimes be difficult to gauge the long-term effects an injury may have. Luckily, in Ohio, approved workers' compensation claims remain open 5 years after the last date of medical treatment or compensation payment.

Beware of Winter Workplace Hazards

In addition to slips and falls, the winter months in Ohio create the potential for increased motor vehicle accidents due to icy roads, high winds, reduced visibility, and more. Anyone who travels for work such as truck drivers, delivery drivers, traveling medical professionals, etc. may be at an increased risk of an accident on the road.

Anyone injured while driving for work purposes, whether in a company vehicle or their own, may be eligible for workers' compensation. Depending on the specifics of the accident, there may be an argument for a separate personal injury claim as well.

Schaffer & Associates has dozens of years of experience representing clients who were injured due to a slip and fall in the workplace. Let our knowledgeable attorneys manage your claim while you focus on recovery.

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call **(419) 350-8277** for a free consultation
or send us a message at **schafferlawyers.com**

SSA's 2024 COLA Adjustment

Approximately 71 million Americans will receive a 3.2% increase in monthly Social Security and SSI benefits in the new year. The maximum monthly income allowed to be eligible for SSD benefits will increase from $1,470 to $1,550 per month. The SSI Federal payment standard will increase from $914 to $943 per month.

The cost-of-living (COLA) provision was enacted by Congress in 1972 as a part of the Social Security Amendments. Automatic increases began in the year 1975. Before that, benefit rates could only be increased with special legislation from Congress.

Automatic COLA Adjustments received since 1975

July 1975 -- 8.0%
July 1976 -- 6.4%
July 1977 -- 5.9%
July 1978 -- 6.5%
July 1979 -- 9.9%
July 1980 -- 14.3%
July 1981 -- 11.2%
July 1982 -- 7.4%
January 1984 -- 3.5%
January 1985 -- 3.5%
January 1986 -- 3.1%
January 1987 -- 1.3%
January 1988 -- 4.2%
January 1989 -- 4.0%
January 1990 -- 4.7%
January 1991 -- 5.4%
January 1992 -- 3.7%
January 1993 -- 3.0%
January 1994 -- 2.6%
January 1995 -- 2.8%
January 1996 -- 2.6%
January 1997 -- 2.9%
January 1998 -- 2.1%
January 1999 -- 1.3%
January 2000 -- 2.5% [1]
January 2001 -- 3.5%
January 2002 -- 2.6%
January 2003 -- 1.4%
January 2004 -- 2.1%
January 2005 -- 2.7%
January 2006 -- 4.1%
January 2007 -- 3.3%
January 2008 -- 2.3%
January 2009 -- 5.8%
January 2010 -- 0.0%
January 2011 -- 0.0%
January 2012 -- 3.6%
January 2013 -- 1.7%
January 2014 -- 1.5%
January 2015 -- 1.7%
January 2016 -- 0.0%
January 2017 -- 0.3%
January 2018 -- 2.0%
January 2019 -- 2.8%
January 2020 -- 1.6%
January 2021 -- 1.3%
January 2022 -- 5.9%
January 2023 -- 8.7%
January 2024 -- 3.2%

Data from ssa.gov

COLA adjustments help to ensure inflation does not erode the purchasing power for SSI and SSDI benefits. The amount of the adjustment is based on the percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). If there is no increase in CPI-W, there is consequently no COLA increase. 2024 is the eighth consecutive year for a COLA increase, with 2023 having the largest increase (8.7%).

Most beneficiaries will find COLA notices in their my Social Security account's message center starting in December 2023. Additional changes regarding Medicare for 2024 can be found at medicare.gov. Additionally, COLA notices will be mailed to Social Security beneficiaries receiving Medicare.

Carpenters Local Union #351 Annual Seminar

Schaffer & Associates attorneys Tom Schaffer and Laura Wilson were honored to present yet again in October of this year at the Carpenters Local Union #351's annual retirement seminar. We sincerely believe that educating the community on workers' compensation and Social Security Disability benefits is a privelege and hope to attend again next year.



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Staff Spotlight
Attorney Laura Wilson



"I used Laura as my lawyer for Social Security Disability. She did a great job. I would highly recommend her." -Lisa

“Laura Wilson and her team was a great help and getting my case approved on the very first try with absolutely no problems. I would recommend them to anybody that was trying to receive social security disability." -Benjamin

"Fantastic firm for working with the client and earning their client that which they are seeking. I would recommend Laura specifically as she was who represented me. Thank you for everything you did." -Bill

Attorney Laura Wilson is a Northwest Ohio native. She was admitted to the Ohio Bar in 2001. She attended the University of Toledo, where she received her Bachelor’s degree in 1996, and her J.D. degree in 2001. In February, 2009 Laura fulfilled the requirements and was deemed qualified as a Guardian Ad Litem/Court Appointed Special Advocates (GAL/CASA) for Lucas County. She volunteered as a GAL/CASA from 2009 – 2012.

Laura was a member of the Wood County Democratic Party from 2001 – 2003 and the Lucas County Young Democratic Party from 2004 – 2007. She was the Northwest Ohio Regional Director for the Ohio Democratic Women’s Caucus from 2006 – 2009. She served as a Board member for the Thomas M. Wernert Center from 2006-2012. Since 2012, Laura has served as a Board member of Lucas County Children’s Services, serving as Board President from 2015 to 2020.

Laura began her journey in helping others as a law clerk at Gallon, Takacs & Boissoneault Co., L.P.A. from 1998 to 2001, continuing with the firm as an attorney when she passed the Ohio bar in 2001. In July 2019, Laura left GT&B to start Schaffer & Associates with Thomas Schaffer. Laura’s career has focused on fighting for the rights of individuals injured on the job and those who are disabled and unable to work, helping them obtain the compensation they need and deserve.

"Personal life experiences have taught me that people need an advocate who is willing to work for them and fight for their rights. I became an attorney so that I could be that advocate for those who need someone on their side."