



AND BENEFITS
FOR ALL

Unlocking the Power of Disability Benefits: A Journey with 'And Benefits For All'

How did the idea of starting “And Benefits For All” originate, and how did your prior professional experience contribute to the success of running the business?

Applying for Social Security disability benefits is a difficult process, and more than 70% of people who apply for disability benefits have their initial claims turned down.

As an attorney who practiced Health Law for 25 years, I am aware of the fact that many individuals are clueless about how to appeal their denial for benefits, leaving them without the assistance that they desperately need.

This need for assistance is an issue that I am passionate about and determined to overcome, and I work tirelessly to give Claimants the best possible chance at winning their disability benefits claim.

I previously worked with large hospital systems, as well as counties

and other medical providers, to set up comprehensive “safety-nets” to reduce uncompensated care at their facilities.

It became clear very early on in my career that the disabled patient population who obtained treatment and care from these health systems, as well as those disabled individuals who were on county assistance programs, needed a custom-tailored program which would work hand-in-hand with them to provide the resources and legal guidance they would need to obtain a favorable decision on their claim for benefits.

How does your company assist clients in maximizing benefits offered in their claims and utilize other services provided by your company?

Since its inception, And Benefits For All (ABFA), which is the company I founded to assist the disabled population obtain their disability benefits, has devoted itself to one key goal – to provide exceptional Disability Eligibility and Appeals services to the disabled

community on a national level, and it has used every means available to lend its services to claimants struggling to get approved for their necessary benefits.

The Social Security Administration (SSA) does not require you to have a disability attorney or advocate, and it even allows you to represent yourself. Statistically, however, persons hiring and using a social security lawyer have a better chance of success. Time and time again, our office has witnessed a Claimant lose their own case, IF they do not know what they are doing and don't have an experienced and qualified representative or attorney assisting them.

In addition to increasing the statistical likelihood of success, many Claimants find using an attorney or advocate to be helpful in every aspect of the Social Security process, from filling out the paperwork, collecting medical evidence, submitting all of the paperwork and documentation timely to the correct SSA office, as well as with handling all aspects of the appeal.

AND BENEFITS FOR ALL provides a free case evaluation to claimants or those interested in filing a disability



You need to identify the needs which you are servicing, and then custom-tailor your services.”

claim with the aid of a social security attorney or advocate. There is no cost or fee for this evaluation.

AND BENEFITS FOR ALL will:

- Provide you with a free consultation regarding your case and explain all parts of the process;
- Assist you in filling out all of the required SSI/SSDI forms;
- Complete your initial claim together with you or on your behalf;
- File any appeals, if necessary, in a timely manner;
- Help strengthen your case by referring you to additional doctors for ongoing medical services;
- Keep you updated to all aspects and developments in your case;
- Supplement your claim with updated medical records and other essential reports;
- Timely gather evidence from your doctor to strengthen your claim;
- Handle all aspects of the hearing, and send an attorney to assist you on the day of your hearing;
- Prepare you for the questions and topics that will come up at your hearing, and address any issues you are concerned about;
- Ask the Administrative Law Judge to subpoena any witnesses necessary to proving your claim;
- Fully argue your case at the hearing by giving an opening and closing statement, cross-examining the vocational expert and any other adverse witnesses, asking the Administrative Law Judge to review and reassess any prior claims, and preserving the hearing's evidentiary record through proper and timely objections;
- Ensure the Social Security Administration calculates your benefits correctly once you win your case.

According to you, what qualities are crucial for future and emerging business leaders to transform their businesses successfully?

The ability to keep innovating and reinventing yourself is a crucial quality that is needed for all business leaders to transform their businesses successfully.

You need to identify the needs which you are servicing, and then custom-tailor your services and/or product accordingly so that you remain ahead of your industry.

Even though you may have developed a process or product which you believe “works,” if you then identify a more efficient and effective way to provide your customized services/products, then you need to remain light on your feet and continuously adopt new strategies to keep providing innovative solutions to your client population. You need to stay ahead of the

curve, at all times. You need to be the industry leader and innovator which all other competitors are striving to follow.

Additionally, it is very important to surround yourself with a team that you trust to get the job done – no matter what it takes. As your operations grow, you are not going to be able to micromanage every aspect of your business in the same way as when you started out. As such, you need to have a team of highly skilled professionals to assist you in your management and delivery of service.

What motivates and inspires you to be an innovative leader, and how do you sustain that motivation?

You have to always strive to be the best at what you do. You have to always strive to remain passionate about what you do. And, most importantly, you have to always strive to go outside your comfort zone.

You will find that these 3 items listed above are what continuously



Avi Leibovic
President



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As an attorney who practiced Health Law for 25 years.” ■

propels me and inspires me to be an innovative thinker and industry leader.

My drive is fueled by the feedback I get from my clients after I win their case and secure their disability benefits. I am changing lives. I am helping families. I am their partner in a 2-year journey (which is the average timeline of a disability claim) from the starting line of the application to the victory line of securing their benefits and helping them get paid.

Could you elaborate on the current industry opportunities that your company is investing in?

Overall, there are about 42.5 million Americans with disabilities, making up 13% of the civilian noninstitutionalized population, according to U.S. Census Bureau. Need I say more?

The market is huge. The opportunities to provide the highest quality disability eligibility and appeal services available in the United States are endless.

Since the COVID pandemic when all of the Social Security District and Hearing offices were on lock-down, there has been a shift to a more remote world where work can be accomplished successfully electronically. Gone are the days when a disability attorney has to make a physical appearance in a local disability court. Your growth was previously limited to as far as you

could drive in one day to a SSA court house. Now, since everything is done either by telephone and/or tele-video conference, you can now expand to geographical areas which previously were unreachable and unserviceable. Oh, how the world has changed.

What were some of the major challenges you encountered in this inspiring business journey?

The biggest challenge in this particular industry is finding the funds/capital to float your business for the first 3-5 years. As mentioned earlier, the average timeline for a disability claim can be 2 years. Having said that, since I only get paid for my legal services IF I am successful in getting a client approved for benefits, it can be a long wait until a steady flow of income is established. This is not an industry for the faint of heart. There are going to be months when Social Security are processing payments on a regular schedule, and there are going to be months where Social Security is behind and understaffed and unable to consistently process payments. You have to be able to hold on for the ride during this waiting period, so you need to have the capital to support operations during this long timeline.

Can you introduce yourself and tell us about your team,

offering insights to our audience?

From 1998-2016, I acted as the Supervising Attorney and Director of the Federal Benefits Department at Health Advocates/Leibovic Law Group. During these years, I successfully coordinated the screening, enrollment, and conversions, as well as all aspects of the Eligibility and Appeals program (including hearings before SSA Administrative Law Judges (ALJ) for over 450,000 disabled individuals.

I am a proud alumnus of Neveh Zion Institute in Israel, Sy Syms School of Business at Yeshiva University New York, City University of New York (CUNY) School of Law, and I am admitted to practice law and in good standing with the New York and New Jersey Board of Bar Examiners.

Humbly, I have been an active voice in the community and was recognized in 2005 for Outstanding Community Leadership through the Community Research and Information Center and received various Community Leadership awards from the United States Senate, the United States House of Congress, California State Assembly, the County of Los Angeles, the City of Los Angeles and the Los Angeles County Sheriff's Department.

Equipped with a workforce of highly trained, skilled, and experienced staff, ABFA, under my vision, has managed to consistently apply a rigorous approach towards assisting disabled individuals in the benefits field.



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