



2026 INTERVIEW SUMMARY SHEET

SPEAKER

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TOPIC

Navigating U.S. Social Security & Private Disability Options for Migraine

TITLE & ORGANIZATION

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KEY TAKEAWAYS

- The relationship between the claimant and the insurance provider is inherently adversarial; denials are often part of a business strategy to see who will "push back."
- ERISA is the federal law that governs most workplace benefits, providing employees the right to receive plan documents within 30 days of a written request.
- A layoff does not necessarily terminate the right to file a disability claim if the disability began while the individual was still employed.
- Missing the six-month appeal deadline after a claim denial can result in the permanent loss of the right to pursue those benefits.
- Receiving disability benefits does not guarantee job protection.
- Individuals can purchase disability insurance outside of their employment, and private insurers often provide part-time disability options that Social Security does not.

KEY TREATMENTS

NOTABLE QUOTES

"Nobody is looking to sit at home and live off of disability. It's nobody's first choice. So what people often do is push themselves to work as much as they can, often working part-time or seeking accommodations ... that same effort can sabotage somebody when they are looking to make a disability claim."

PRACTICAL STEPS

- Confirm that your provider is willing to complete disability paperwork; if not, seek a new provider or a state-recognized medical professional who will.
- Document the frequency, severity, and specific functional limitations (e.g., inability to look at a screen) of every attack to provide data for the insurer.
- Submit a written request to HR for the "Summary Plan Description" for short-term and long-term disability for specific coverage rules.
- If a claim is denied, seek specialized legal counsel immediately to manage the appeal within the strict six-month timeframe.
- Gather witness statements by collecting written observations from coworkers, friends, and family regarding how migraine symptoms visibly impact your ability to function and work.