

Don't Get Stuck in the Disability Backlog

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Most people don't know much about the Social Security Disability Insurance (SSDI) program until they have to stop working because of an illness or injury. Then, one of their first questions is, "Am I eligible?" You may qualify for monthly income (based on what you have paid into the system) and other benefits if you:

- Are unable to work for at least 12 months or more, or your condition is terminal
- Have paid FICA taxes for at least five of the last 10 years
- Are over 21 and under full retirement age (65-67)

The "[SSDI 101](#)" crash course continues with the following hard facts:

- It's not easy to obtain benefits. Two-thirds of people who apply are denied and must go through an appeals process that can take years.
- People are waiting an average 605 days for a disability hearing. Almost half of U.S. hearing offices report waits of 600-plus days, including 14 offices whose times exceed 700 days. [Click here](#) for the average wait in your state.
- After the hearing, people wait an estimated 78 to 120 days to find out the judge's decision.

The disability backlog was also an issue in 2009, when Allsup surveyed individuals going through the SSDI appeals process. Of those surveyed, 90 percent said they faced negative repercussions while waiting for their SSDI award. These included:

- Stress on family – 63 percent
- Worsening illness – 53 percent
- Draining of retirement/savings – 35 percent
- Lost health insurance – 24 percent
- Missed mortgage payments – 14 percent
- Foreclosure – 6 percent
- Bankruptcy – 5 percent

Banish the Backlog

One way you can improve your likelihood of avoiding the SSDI backlog is to get help at the very beginning of the process, starting with an eligibility assessment before you ever go to the SSA. Most people who apply through the SSA's website for SSDI are denied. They don't have enough work credits, do not submit adequate medical records, do not fill out SSA's forms properly, or do not respond to the SSA's requests for additional information. The process can be overwhelming and confusing.

Many websites offer tips on how to apply for disability. Allsup has a free online screening tool, [empower by Allsup](#)[®] that incorporates return-to-work information. Getting help with the initial application can mean the difference between getting benefits in a matter of months instead of years.

If you already have SSDI benefits, and would like to see if you can return to work without fear of losing your cash and Medicare benefits, [click here](#) for free help using the Ticket to Work program.

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