Behind the scenes at Social Security

THE JOURNEY OF SSDI APPLICATIONS TODAY

Jane has filed an application for Social Security disability insurance (SSDI) benefits after being out of work for over a year due to a severe illness. Hoping to replace some of her income, Jane applied for SSDI. While every SSDI claim is different and each applicant's experience is unique, here is one potential path that Jane's claim could take after being filed.





The Social Security Administration (SSA) receives Jane's application and will determine if she meets the requirements to pursue a disability claim. After accepting Jane's application, SSA will also decide whether she will receive benefits.

Before this can be done, however, several key steps must be taken to review Jane's claim.

Initial application reviewed

SSA will assign Jane's claim to a Claims Examiner at Disability Determination Services (DDS), who will determine if Jane is qualified to receive SSDI benefits. The Claims Examiner may do the following:



Request medical records from Jane's providers Send questionnaires to better understand the



impact of Jane's condition on her daily life Request that Jane attend a consultative



examination with a Social Security approved medical professional



Unfortunately, after waiting for five months, Jane

Decision issued

receives word that her initial application for SSDI benefits has been denied as DDS determined she can perform her past work with reasonable accommodations. Jane is not alone; just over 50% of initial applications are denied due to SSA's strict review standards and the large volume of claims submitted nationwide. Jane should plan to file an appeal as quickly as possible to keep her claim moving forward.



at the early stages of the claim process. From 2019 – 2022, the national average wait time for a decision on initial applications increased by 54% and currently averages 164 days.

The impact of **SSA's backlog** can be felt the most

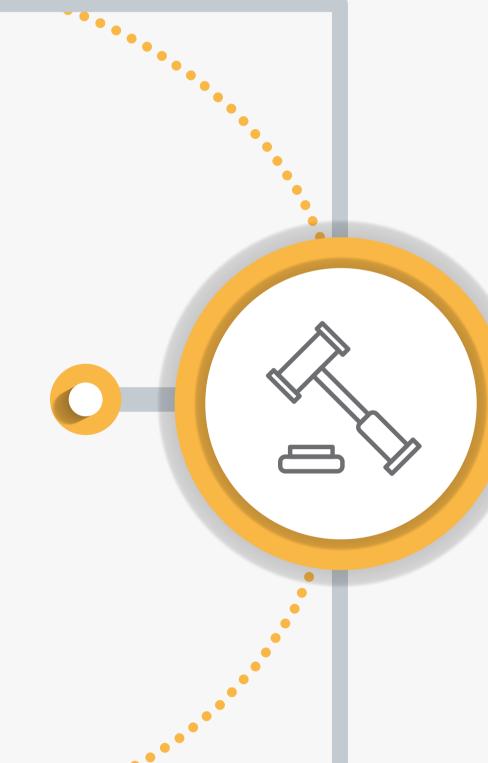
Jane's appeal moves her claim to the reconsideration

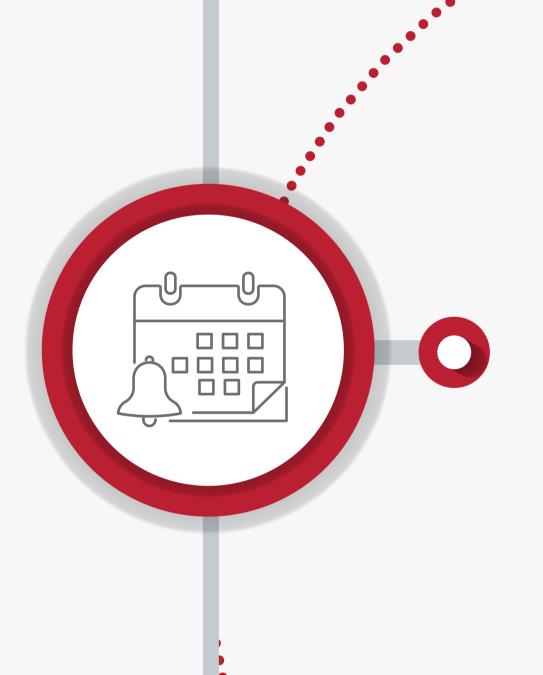
Reconsideration appeal

review stage. The reconsideration process is the same as her initial application, but a different Claims Examiner from DDS will handle her application. After waiting for five more months, Jane's

reconsideration appeal is denied, as are most

reconsideration appeals. While it can certainly be discouraging to receive a denial for the second time, applicants should still file an appeal, as the Hearing level represents their best chance for approval. Only 17% of reconsideration appeals were approved in 2022, a 2% increase from 2021.



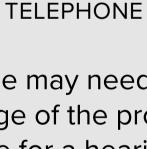


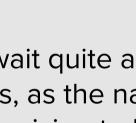
a hearing in front of an administrative law judge (ALJ) to determine if she should be awarded SSDI benefits. Jane's request is processed by the Office of Hearings

Requesting a hearing

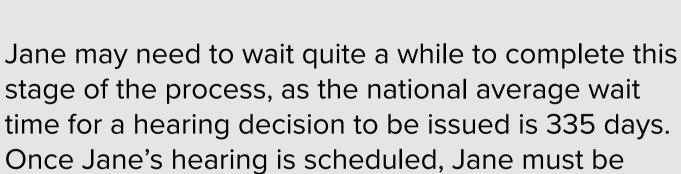
Operations (OHO), a branch of SSA that organizes all of Jane's important records and documents, assigns her claim to a judge, and schedules her hearing. Jane will be asked to choose her preferred hearing format:

Jane's appeal indicates that she would like to request





TEAMS VIDEO



IN-PERSON

she makes the necessary arrangements to ensure she can attend. Prior to the pandemic, OHO had already been making a deliberate effort to reduce claim backlog. The wait time dropped by 131 days, or 26%, between 2019 – 2022, thus giving today's claimants a better hearing

given 75 days' notice of the date, and it's crucial that

Testimony from a vocational expert about jobs Jane might be able to perform in the current economy

The hearing will involve testimony from

Questions from Jane's attorney and the judge to

better demonstrate the impact of Jane's illness on

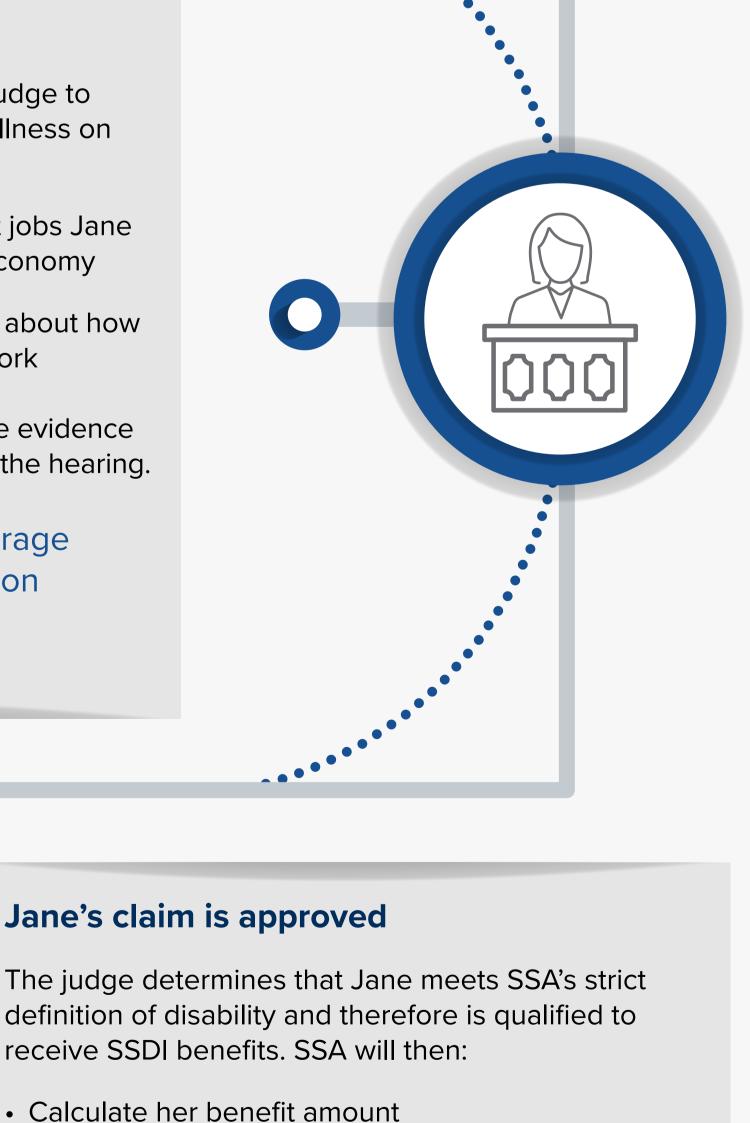
Jane, as well as:

her life and ability to work

level experience than in years past.

- Possibly testimony from a medical expert about how Jane's condition may limit her ability to work The judge issues a decision based on all the evidence
- While wait times vary, it takes an average of about a month to receive a decision from the ALJ following a hearing.

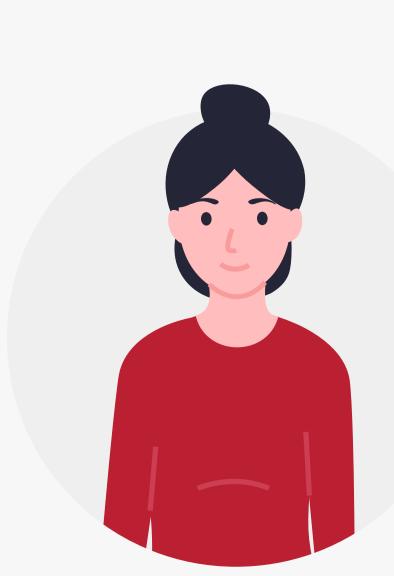
in Jane's file, along with the testimony from the hearing.





Issue a Notice of Award with details about her

monthly benefit and any retroactive benefits Process the claim for payment to be issued



Jane will continue to receive monthly benefits for as long as she is deemed disabled by SSA. Her claim will be reviewed periodically

to ensure she should still be receiving benefits. If Jane recovers and feels ready to return to work, resources are available to assist her, where she can continue to receive

her benefits during a trial work period. Sources: *https://www.ssa.gov/disability/data/ssa-sa-mowl.htm#Index