

8 Notable Geographical Differences in SSDI Claim Processing

The Social Security Administration (SSA) administers disability benefits across the United States. Even though benefits are administered at a federal level, local and state offices are responsible for processing Social Security Disability Insurance (SSDI) applications and making claim decisions. Due to varying populations, staffing differences, and the overall number of applications, the SSDI application process tends to vary from state to state. We have compiled this piece to highlight some noteworthy geographical differences that may interest you.

1 Overall approval rates vary state-by-state.

Despite being a federal program, the decision for a claimant to receive SSDI benefits is made at the state level. While each office must take into account the same factors and follow the same steps when making their decision, approval rates vary state-by-state with no definitive pattern. In fact, the states with the highest approval ratings – Kansas, New Hampshire, Wyoming, Alaska, and Nebraska – are all across the United States and have differing economies. These states, which each have at least a 57 percent approval rating, have consistently been at the higher rates of approval. There could be many reasons for why this is, such as more well-staffed offices, less population density, or possibly more dedicated state resources.

2 Rural counties generally have higher claim volume and increased claim approval rates.

To qualify for SSDI benefits, applicants must prove that they will be unable to perform any available work due to a disabling condition for at least one year. Applicants who reside in primarily rural areas may have more limited access to the various types of work along the residual functional capacity scale (sedentary, light, medium, heavy, and very heavy). Many jobs available in rural areas, where farming and similar trades are more prevalent, require what are considered medium to very heavy levels of activity. Without prior experience, transferrable skills, or the appropriate educational background, applicants may be unable to perform many jobs in corporate settings, leaving them with fewer options for returning to work unless – or until – they can regain their health, ultimately leading to a higher number of SSDI applications.

3 A “Disability Belt” exists across Appalachia, the mid-South, and the Mississippi Delta.

Despite containing pockets of city and suburban areas, much of Appalachia, the mid-South, and the Mississippi Delta regions of the United States are primarily rural. With many individuals applying for SSDI benefits from these areas due to physical injuries and ailments, this region is often referred to as a “Disability Belt.” In such rural areas, many available jobs are of a highly physical nature. Those who are out of work due to a disabling condition are typically unable to return to similar physically demanding jobs. Therefore, the “Disability Belt,” as with other primarily rural areas across the country, sees a relatively steady volume of SSDI claims each year.

4 Social Security’s “region nine” has the longest wait times for hearings.

Waiting for a hearing in front of an Administrative Law Judge (ALJ) is typically one of the lengthiest parts of the SSDI application process. For claimants on the west coast, wait times may be even longer. While the average wait time for an ALJ hearing is about nine months, seven of the ten hearing offices with wait times over one year are located within Social Security’s “region nine,” which includes Arizona, California, Nevada, and Hawaii. Each state has multiple hearing offices dedicated to handling applications that have been previously denied and for which claimants have requested a hearing before an ALJ. In states with more densely populated areas, hearing wait times may be inflated as these areas tend to have a large number of applicants in small geographical areas, all of whom will likely have claims processed through the same local hearing office.

5 States with temporary public disability benefits generally have higher instances of SSDI approval.

Several states have implemented their own individual public disability benefit programs. Similar to SSDI, these programs require applicants to connect their inability to work to a mental or physical health condition(s), with supporting medical evidence. States such as California, Hawaii, and New Jersey have temporary public disability programs lasting anywhere from twenty-six weeks to one year. Since many beneficiaries from these programs will likely continue to be out of work for some time, they may naturally turn to applying for SSDI as their next step. These individuals are familiar with gathering and submitting evidence to prove they are unable to work due to their disabling condition(s), and therefore may be more likely to present a comprehensive and strong application for SSDI benefits.

6 Areas with accessible, high quality medical care may generate fewer SSDI applications.

To be deemed eligible for SSDI benefits, applicants must prove that they have a disabling condition(s) that will keep them out of work for at least twelve months or is expected to result in their death. Receiving medical treatment is imperative for claimants seeking SSDI benefits, as medical records are the most significant evidence that SSA’s disability examiners use to make claim decisions. Unfortunately, access to quality healthcare is not available nationwide, and some claimants struggle to get the treatments they need to get well. Meanwhile, claimants who live in more densely populated urban or suburban areas may be more likely to have access to the level of care they require to treat and improve their disabling condition(s). This correlates to a generally lower volume of SSDI claims, as these individuals may be more likely to recover from or adapt their lifestyle more quickly than those who cannot easily access the medical treatments needed to help facilitate a return to the workforce.

7 The New England states see the highest percentage of SSDI beneficiaries ultimately return to work.

In examining SSDI claim patterns nationwide, collectively, the six New England states – Maine, Massachusetts, New Hampshire, Connecticut, Vermont, and Rhode Island – show the highest percentage of SSDI beneficiaries returning to work successfully and ultimately having their SSDI benefit payments terminated. While there isn’t one definitive reason for this pattern, several factors may contribute to this, including good access to quality medical care, widespread availability of jobs ranging from sedentary work to more physically demanding trades, and the ability to travel to necessary medical appointments or workplaces. For example, Boston, Massachusetts is considered home to some of the best medical care in the world. This means that access to world-class cancer treatments – among other key specialties – may be just a three-hour drive away for New England residents. Such powerful resources can provide SSDI beneficiaries with the invaluable treatment and support they need to reclaim their health and return to work.

8 The level at which an SSDI claim is approved determines if the award is processed locally.

There are typically three levels at which an individual’s SSDI application may be approved – the Initial, Reconsideration, or Hearing levels. For beneficiaries who are approved at either of the first two levels, the decision to medically approve their claim is made at a state disability office. The claim is then transferred to the local Social Security office closest to the beneficiary’s home address for processing. If a claimant must attend a hearing for an SSDI approval, the medical decision is made either by the hearing judge or a senior attorney advisor. While most hearings are held at local hearing offices, there are far fewer hearing offices than there are localized branches of Social Security, and many hearings are outsourced to National Hearing Centers or other hearing offices which are outside of the claimants’ geographical regions. Therefore, when a claim is approved at the Hearing level, it is transferred to one of eight national payment centers across the country that will release payment to the beneficiary. Where the beneficiary was born, as determined by the first three digits of their Social Security Number, and age, determines where the claim will be processed.

For more information

Each year the Social Security Administration publishes its “Annual Report on the Social Security Disability Insurance Program.” **The most recent report**, published in 2019, provides detailed demographic information about SSDI applications and status, beneficiaries, awarded claims, and additional program information.

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