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Long odds with long waits for Social Security Disability approval

A recent article in Kaiser Health News, in cooperation with WCUR and NPR, detailed some very disturbing statistics that should alarm anyone who is trying to apply for Social Security Disability. (<http://khn.org/news/long-waits-and-long-odds-for-those-who-need-social-security-disability/>). Social Security Disability Insurance (SSDI) is what most working Americans pay into while working to provide income if the worker becomes disabled and not able to be gainfully employed because of a disability. This article speaks to the fact that obtaining approval for SSDI involves long waits and long odds for those who need this benefit.

According to Lisa Ekman who is with the National Organization of Social Security Claimants' Representatives, fewer than half of people in the U.S. who apply for disability benefits from the Social Security Administration (SSA), or about 45 percent, are ultimately successful. Getting a hearing takes an average of 600 days. The process is very complicated and difficult. It is even harder for those whose disability is difficult to see or measure. Furthermore, SSA introduced changes intended to fight fraud and streamline the application process by including a new rule that removes special consideration given to an applicant's long time doctor. Ekman says that "those changes would now put the evidence from a treating physician on the same weight as evidence from a medical consultant employed to do a one-time brief examination or a medical consultant that they had do a review of the paper file and may have never examined the individual. This [new rule] is a mistake."

The experts predict more denials for people with complex conditions, since illness can affect different people in different ways. The example in the article is Stephenie Hasmi who was forced to leave a dream nursing job (charge nurse in one of Kansas City's largest intensive care units) due to systemic lupus. This is a medical condition where the body's immune system attacks its tissues and organs. Different people experience the same disease with different symptoms and various levels of disability. Unfortunately, Stephenie is now often bedridden and cannot work. She has been denied multiple times, and is now appealing again. Her hearing is scheduled for November of 2018!

The Agency is charged with weeding out any and all fraud it can, but this obligation often conflicts with the applicants' attempts to obtain benefits, even if the applicant meets the criteria established by the Agency. More denials lead to more appeals which will further increase the backlog. The backlog started increasing about 10 years ago according to Jason Fichtner who was the acting deputy commissioner of the Social Security Administration then. He states that a lot of people who had disabilities who were working but lost their jobs during the recession applied for SSDI. Since they were likely not eligible for full retirement benefits and were disabled this seemed like the best route to take since they were the first persons to lose jobs during the recession. As a result, there are more than one million people across the country waiting for hearings in a situation where the core operating budget has shrunk by 10 percent since 2010. It is known that the backlog needs attention and the Social Security Administration says that it has safeguards to make sure that the rule is working properly.

In light of this information, it is difficult to qualify for SSDI benefits in today's environment. Consider consulting an attorney who is versed in SSDI benefits rather than going it alone.