



SSDI: THE PATIENCE GAME

When you're applying for Social Security disability, there are so many forms to complete and so many documents to supply. Not easy. But the greatest challenge is how long it takes. Many people are surprised that *if an initial claim is denied*, the appeal process **may** be as short as two years, and as long as 3.5 years.

Why so long? The volume of cases – huge – and the appeals. If your application is denied (and 65% are), you are entitled to *four* levels of appeal.

The appeals process looks something like this:

Level	% Allowed	% Denied	% Dis-missed	% Re-manded*	Time	number of cases
Initial application	35	65	na	na	2-5 months	2,200,000
Reconsideration	13	87	na	na	2-5 months	530,000
Administrative Law Judge	45	35	21	na	18 months	560,000
Appeals Council	1	85	4	10	6-12 months	106,000
Federal Court	2	8	42	48	12-24 months	18,000

Chart data by NOCSSR, the National Organization of Social Security Claimants Representatives, 2019.

*Remanded means returned to a lower level of review.

Reconsideration, the first appeal, looks for mistakes in the decision on the application, and requires 2-5 months. An *Administrative Law Judge hearing*, in which everything is reviewed with a fresh decision, requires up to 18 months. The next appeal is to a board, the *Appeals Council*, which requires 6-12 months. Finally, you have the right to appeal to the *federal courts*, and that usually takes 1-2 years.

Your best shot at approval is on the first round of application and review, so it pays to have experienced help with the application and appeal process. 35% of those first level applications *are* approved, and you want to be one of them. We are proud to have an Applications Specialist in our office who makes the paperwork look easy.

It may help to see the process with our board game type diagram, "Social Security Disability: The Patience Game." Download "SSDI: The Patience Game" from our website at spectorandlenz.com/thepatiencegame. Here's a sneak peak:

Social Security Disability: The Patience Game



© All rights reserved. 2019, Spector and Lenz, PC, Chicago, IL