

## 8 Important Facts About Medical Records & SSDI

Medical records are arguably the most important evidence submitted as part of an application for Social Security Disability Insurance (SSDI) benefits. All parties involved in an SSDI claim from start to finish have a key role to play in ensuring that medical records are made available for claim review as quickly and efficiently as possible.

# 1

### Representatives pick up where Social Security leaves off.

It's easy for claimants to feel confused about the role of the Social Security Administration (SSA) versus the role of their representative when it comes to obtaining medical records on their behalf. SSA will request medical records from a claimant's healthcare providers during the initial and reconsideration levels of the SSDI application process, and sometimes may even request a Consultative Exam with a contracted physician to create a medical record if insufficient evidence exists. Representatives assume responsibility for requesting and submitting all medical evidence if the claim reaches the hearing level and will seek medical records from existing providers from the date of SSA's last request to present, as well as any new providers the claimant recently began seeing.

### Experience matters.

# 2

On average, it takes several weeks to receive medical records once a request has been submitted to a provider/facility. To ensure that claimants go to their hearing with thorough and up-to-date medical evidence, experienced representatives may request records from medical providers multiple times: once when the Office of Hearing Operations make the claim file available for electronic review, and again when the hearing has been scheduled. Professional expertise can also be valuable after a hearing, as the Administrative Law Judge may leave a short window of time for missing or additional evidence to be obtained and submitted before issuing a decision.

# 3

### Medical Source Statements & Attending Physician Statements make an impact.

A claimant could potentially improve the chances of receiving an SSDI award if they have a supportive medical provider who is willing to complete additional documentation on their behalf. Two examples are a Medical Source Statement, which provides SSA with the doctor's written opinion regarding the severity and limitations of a patient's disability, and an Attending Physician Statement, which specifically details the impact of medical conditions on a claimant's ability to work. An experienced SSDI representative may review medical evidence at the hearing level and suggest providers whose testimony could be most valuable to the claim outcome. These recommendations are made very carefully based on a claimant's condition(s) and individual medical providers, and therefore will not be made in all cases.

### Missing medical records may cost claimants valuable time.

# 4

Unfortunately, SSDI claims commonly encounter delays due to missing medical records. Many medical providers are overrun with requests or have their own set of prerequisites for releasing patient records, putting the onus on SSA's disability examiners or a claimant's representative to follow-up on medical record requests frequently. Because the process of requesting and obtaining medical records can be complex and tedious, the organization, persistence, and experience of a professional representative is extremely valuable. Representatives have clear protocols in place to diligently follow up with medical providers multiple times in order to mitigate delays or the possibility of claimants attending a hearing with an incomplete file.

# 5

### Quality over quantity.

While SSDI representatives certainly work to obtain medical records from multiple providers, record quality is equally, if not more, important to the success of a claim than the quantity of records received. The most valuable medical records are comprehensive and document each condition or impairment cited on a claimant's SSDI application and its severity. Most medical providers do not habitually document the impact of health conditions on a patient's ability to work, so if a claimant informs his or her provider of a pending SSDI application, more detailed notes may be made that could directly impact the claim outcome.

### Communication is key to avoiding delayed medical record requests.

# 6

Medical record requests can be delayed for a myriad of reasons, but the most common issues include incorrect treatment time frames, incorrect contact information for providers, and facilities requiring their own authorization form to release patient records. If requests are made based on inaccurate information, or if the claimant is not responsive to requests to sign a facility-specific authorization form, valuable weeks may be lost. Establishing trust and open communication with claimants early is essential so they remain responsive to paperwork and other requests from their representative throughout the process.

# 7

### Make record-keeping a habit.

One of the best things a claimant can do to help their SSDI claim is keep clear records regarding their medical providers, particularly if they suffer from multiple disabling conditions. Insurance carriers and representatives should encourage claimants to establish good record-keeping habits early in the SSDI application process to mitigate potentially harmful delays later and increase the likelihood that all important evidence will be considered during the claim review. Ideally, claimants would keep track of their providers' names, addresses, phone numbers, estimated treatment time frames, and medications.

### Medical records may lead to new questions.

# 8

Medical records often contain personal information beyond medical care and treatments, including attempts the claimant made to return to work, his or her education, and any drug or alcohol dependency. This information can influence the decision made on an SSDI claim. For instance, if a claimant is currently enrolled in school, Social Security will need details about how many hours are spent in school and whether travel or special accommodations are involved in order to determine why the claimant is well enough to attend school but cannot work.

**Have questions?  
We can help.**

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