

8 Words Claimants Commonly Use While Applying for SSDI

While every claimant will have a unique experience applying for Social Security disability insurance (SSDI), many claimants feel similar emotions throughout their journey to obtaining benefits. We reviewed comments from customer satisfaction surveys sent to claimants working with The Advocate Group and Social Security Advocates for the Disabled to provide insight into the words claimants most commonly use to describe the SSDI application process.

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Expertise

The SSDI application process can be complicated and confusing, especially for first time applicants. One thing claimants can count on is that they will have questions. From how long the process will take, to how benefits are paid, to returning to work should their health improve, claimants are often overwhelmed by how much there is to learn. Because SSDI benefits can have such a significant impact on their future, claimants naturally start the process with fear and uncertainty about how to proceed—or in some cases, whether they even want to proceed. Professional representatives and disability insurance carriers have a valuable opportunity to educate claimants at the outset to answer their questions and reassure them that they will not need to navigate the complex process on their own.

Preparation

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Because claimants may wait several years for their disability hearing, they understandably place a tremendous amount of significance on the outcome. Many also mistakenly believe that the setting will be like that of a TV courtroom drama, which can lead to increased anxiety surrounding the hearing. Representatives can best serve claimants attending a hearing by setting clear expectations early in the process regarding how to prepare for the hearing itself. This includes preparing claimants for the likelihood that the Administrative Law Judge may take several months to issue a decision after the hearing is complete, as well as reminding them of their potential reimbursement obligation once an SSDI award has been processed.

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Benefits

Many SSDI claimants are struggling to afford the copays and fees necessary to visit their doctors or specialists, potentially forcing them to choose between getting treatment or paying their household bills. Therefore, the benefits provided through an SSDI award are critical to claimants and their families. Upon being awarded SSDI benefits, claimants may be understandably tempted to use their lump sum payment from Social Security to pay past due bills, purchase much-needed prescriptions, etc. — even if their SSDI award results in an LTD overpayment. This highlights the importance of providing claimants with clear, consistent, and frequent education surrounding reimbursement from the very beginning of the process so the reimbursement can be handled efficiently once their claim is approved, and they can receive monthly SSDI benefits without disruption.

Future

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The SSDI application process can be lengthy, taking up to two or more years if a hearing must be scheduled. Not knowing how long the process will take can have a significant impact on the mental and emotional health of claimants—many of whom are already battling lifelong disabilities and conditions that will continue to worsen. It can be hard for claimants to imagine a future without anger, sorrow, and worry at the prospect of their health declining. Having support from a representative throughout the process can alleviate some of that anxiety and allow claimants to focus on planning for their future in a “new normal.”

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Care

Because many claimants are already struggling financially and physically when they begin the SSDI application process, feelings of hopelessness often emerge upon realizing that they may have to wait for an extended period to receive benefits. Claimants frequently express a wide variety of needs to their representatives as they seek to offset the impact of medical and household bills. By being prepared with a list of resources ranging from prescription savings and suicide prevention programs to housing assistance, professional representatives and disability insurance carriers can help provide care that claimants are desperately seeking during a time when they feel helpless and alone. Feeling supported and cared for could also have a profound impact on a claimant’s future outlook, and, thus, their overall health.

Communication

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Communication is one of the most important aspects of any relationship, thus claimants naturally appreciate and value regular contact with their SSDI representative. In many cases, SSDI benefits are the only thing keeping claimants from filing for bankruptcy, being evicted, or having to cease medical treatments, thus, a great deal is riding on the outcome of their SSDI claim and they want to remain well-informed throughout the entire process. Proactive communication from professional representatives and disability insurance carriers is key, as it can be challenging for claimants in particularly poor health to initiate contact as frequently as they might like. Providing frequent status updates and remaining accessible for questions can help ease claimant anxieties as they wait for a decision as well as reduce the likelihood that they will be shocked by any potential delays or negative outcomes.

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Organization

On top of the medical exams, phone calls, and wait times that are often associated with applying for SSDI, claimants can also easily become frustrated or confused by the amount of paperwork that may be required by the Social Security Administration (SSA). While a high-quality, professional representative completes and submits nearly all paperwork on behalf of their clients, there are scenarios that require claimants to sign or submit important documents. For example, claimants may need to complete questionnaires about their daily activities so SSA can understand how their condition(s) impact their daily life. In these cases, professional representatives should offer guidance and support regarding what information SSA needs and how to present this information in an organized and thorough manner so SSA can conduct a comprehensive evaluation of their claim.

Professionalism

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One of the most common pieces of claimant feedback is that working with a professional representative who understands the SSDI process provides them with a tremendous amount of relief. Many claimants feel overwhelmed at how much there is to learn about the SSDI process, the benefits themselves, and the long-term consequences of applying for and obtaining SSDI. By the time the initial application has been filed, many claimants are already exhausted by the sheer volume of information SSA needs, and working with a knowledgeable representative greatly reduces the inevitable anxiety that claimants often experience as they wait for their SSDI award.

**Have questions?
We can help.**

Call toll-free: (877) 261-1947
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