

Busy Days and Long Delays at the Social Security Administration

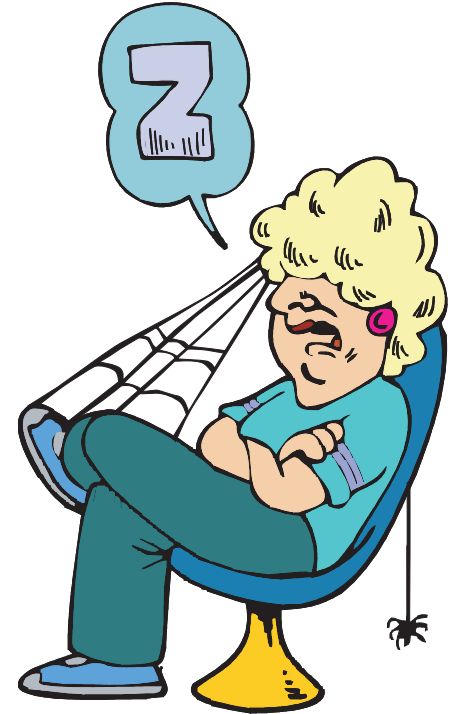
by Brennan Maki

A lesser-known branch of the Social Security Administration, social security disability (“SSD”) provides monthly benefits and health care insurance to those who cannot work due to one or more medical conditions.

Government agencies handling SSD claims have long been underfunded by Congress, and as a result applicants are used to waiting months – and years – for a decision on their benefits. However, with over three million new applications for disability benefits in 2009, the number of claims is on the rise, as is the length of time applicants must wait for a determination. In Connecticut, applicants awaiting a hearing must usually wait in excess of one year for their hearing to be scheduled. With the ‘baby boomer’ generation nearing retirement, most analysts expect the number of new claims to continue to rise for years to come, and for an overburdened disability system to become more so.

Many believe the application process is geared toward lengthening this delay. Denial rates on the first level of consideration (usually made within 6 months of application) are over 75%. Denial rates at the reconsideration level (made at 6-12 months) are over 90%. Most applicants are only granted benefits after receiving their hearing, which is typically 18-24 months after they have applied. At such hearings, only 50% of applicants are denied. Crucially, those applicants who are represented are four times more likely to prevail than those who are unrepresented.

Applying for disability benefits can be a frustrating and time-consuming process. Having the right representation can make all the difference. Attorney Brennan Maki in our office has been assisting disability claimants for over seven years, and has helped hundreds of people obtain the benefits they deserve. ■



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