U.S. Workers' Least Understood Insurance Policy

Social Security Disability Insurance

Social Security Disability Insurance is federal disability insurance coverage paid for by U.S. workers and their employers through FICA payroll taxes, along with Social Security retirement and Medicare.





156 million U.S. workers have this insurance coverage



1. Not working due to severe medical issue(s) 2. Lasting 12+ months or terminal 3. Ages 21-67 (full retirement age) 4. Meets definition of disability



2 million people annually (pre-pandemic)

Pandemic Hits: March 2020

The Social Security Administration, which oversees the SSDI program, closed its offices starting in March 2020 with the coronavirus pandemic.



-194,900 fewer people applied for SSDI



minutes you'll wait on hold with Social Security (January 2022)

25% more people are waiting for decisions on their initial application

Financial Crisis: Now

Hundreds of thousands of former U.S. workers are in dire financial situations, including thousands who have experienced adverse effects from long-term medical conditions related to COVID-19.

739,000+ individuals

are waiting to have their claims reviewed by SSA



\$1,358

will have their disability

per month income, national average SSDI benefit

Get Help When You First Apply

3/10 Only 3 out of 10 applicants have an SSDI representative for their initial application



Those 3 people are 23% more likely to get approved at application

Social Security delays

52 days longer to get initial claim decision from Social Security in 2021

165 days waiting for initial application decision from Social Security in 2021

Financial impact

30 days after payment is due, debt collection process begins against someone for credit cards, medical debts

120 days overdue is when a mortgage service can start foreclosure on a homeowner

With Allsup as Your Advocate, You Are:



higher likelihood of getting benefits early using Allsup

60%

less likely to have to appeal

days faster to getting your benefits by avoiding a hearing



Questions? Call (800) 678-3276. Visit Allsup.com and click "Am I Eligible"

