Understanding the SSDI Appeals Process

Why This Matters

Many people are surprised — and discouraged — to learn their SSDI application was denied. But a denial is common, and it does not mean you are ineligible for benefits. Many people who ultimately receive benefits are approved only after an appeal.

Use this guide to understand the levels of appeal, why deadlines matter so much, and what may help strengthen your case.

What You Need to Know

Level of Appeal	What Happens
Reconsideration	A complete review of your case by someone who was not involved in the original decision.
Hearing by an Administrative Law Judge	An opportunity to present your case in person or by video, often with new evidence.
Appeals Council review	A review of whether the judge's decision was handled correctly.
Federal Court review	The final level of appeal, handled through the federal court system.

At every stage, you must file your request on time. Missing a deadline may mean starting the application process over — which also resets the timeline for any retroactive benefits and further delays eligibility for Medicare.

Common Reasons Applications Are Denied

- Incomplete application or missing documentation
- Inconsistent information across forms
- Insufficient medical evidence of a severe impairment
- Gaps in medical treatment or not following a treatment plan
- Insufficient work history
- Earnings that exceed SSA's income limits
- A missed appeal deadline
- A determination that you could adjust to other work

Take Action

- Read your decision letter carefully and note exactly why your claim was denied.
- Mark your appeal deadline on a calendar the same day you receive the letter.
- Gather any additional or updated medical evidence — new evaluations, specialist opinions, or observations from care partners.
- Continue seeing your health care providers and keep your symptom journal current.

- Decide whether to involve an attorney or disability advocate.

Questions to Ask

- What specifically led to my denial, according to the letter?
- What is my exact appeal deadline?
- What new information could strengthen my case?
- Would an attorney or advocate be helpful at this stage?

Helpful Tips

- Keep copies of every letter SSA sends you, and note the date you received it.
- An initial denial is common — roughly 35 percent of applications are approved initially, but the approval rate rises significantly after appeal.
- Persistence and organization make a meaningful difference throughout the appeals process.

Helpful Resources

- Social Security Administration: https://www.ssa.gov/
- Local disability advocates and elder law attorneys
- National Council of Dementia Minds Resource Hub

Things to Consider

- Every situation is different.
- You may want to discuss this with your family, care partner, or trusted advisor.
- There may be legal implications to the timing of your appeal.
- Seek additional advice from a qualified professional before making important decisions.

Quick Reference

A denial is not the end of the road. Read the letter, mark your deadline, gather new evidence, and consider asking for help. Persistence matters.

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