January 16, 2020

Dear Senator Casey and Representative Doggett:

The cochairs of the Consortium for Citizens with Disabilities Social Security Task Force are pleased to report that the task force has endorsed the Stop the Wait Act (S. 2496 and H.R. 4386).

The current law’s requirement that people must wait five months from the onset of disability for Social Security Disability Insurance (SSDI) benefits to become payable causes significant hardship. Delaying earned benefits, especially after lengthy waits for disability determinations, can lead some people to lose their housing or face other financial crises. Those who die during the waiting period never receive the peace of mind that SSDI can provide. The SSDI waiting period is also complicated for the Social Security Administration to administer, especially when it necessitates payment of Supplemental Security Income (SSI) during the five-month wait.

Since the five-month wait for SSDI is combined with an additional 24-month wait for Medicare benefits, people with disabilities face additional hardship. SSDI beneficiaries need medical care. They have mortality rates 3-6 times higher than others their age. About one in five men and nearly one in six women who are awarded SSDI die within five years of their benefits starting. This doesn’t even include the people who die during the five-month SSDI waiting period. Medicaid and private health insurance are unavailable to many SSDI beneficiaries who need medical treatment during the first 29 months of their disability. Access to Medicare could help some people with disabilities live longer, healthier, and more independent lives.

For these reasons, ending the SSDI waiting period and phasing out the Medicare wait period will have immediate and substantial benefits for people with disabilities. We look forward to working with you on this legislation and thank you for your leadership on this important matter.

Sincerely,

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