

# We Can't Wait.

March 19, 2026

The Hon. Susan Collins  
United States Senate  
413 Dirksen Building  
Washington, D.C. 20510

The Hon. Maggie Hassan  
United States Senate  
324 Hart Building  
Washington, D.C. 20510

Dear Senators Collins and Hassan,

On behalf of the We Can't Wait Coalition, we write to thank you for your extraordinary leadership in pursuing much-needed relief for Americans with disabilities. For far too long, disabled Americans have been unable to access Social Security Disability Insurance (SSDI) benefits when they need them most, even though they have paid into the SSDI program all their working lives. This problem arises from current policy, which imposes obstacles to workers that unfairly delay their insurance, medical treatment, and return to work.

As is well known, SSDI is not a benefits program – it is a funded insurance program managed through the Social Security Disability Insurance Fund. Supported by workers' paycheck deductions, SSDI is only available to those who have contributed enough to the Fund through work and is limited based on how long one has worked. In return, SSDI ensures that if eligible workers ever become disabled, they will be able to access the insurance they need.

Despite this thoughtful design, hundreds of thousands of American workers who have paid into SSDI have long faced obstacles as they try to access the benefits they need. Specifically, disabled workers are being denied their insurance for the first five months after becoming eligible due to an exclusion period that is fundamentally unfair. According to the Government Accountability Office (GAO), more than 100,000 American workers have died while awaiting a decision on their SSDI eligibility, a process that can often take 18 months. In addition, an estimated 50,000 workers have been forced to file for bankruptcy while they waited for SSDI coverage.

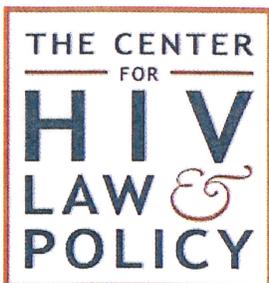
For these reasons, your introduction of the bipartisan *We Can't Wait Act of 2026* is being hailed as a vital solution to this regrettable problem. By giving disabled claimants the choice to begin receiving benefits immediately after approval in exchange for a modest reduction in their monthly benefit amount, this important measure honors the dignity of people with disabilities while responsibly maintaining the actuarial balance of the SSDI Trust Fund.

We also wish to applaud you for the awareness you are building among your colleagues in the U.S. Capitol. As you poignantly stated on the Senate floor, "I have heard from constituents whose loved ones could get no help from SSDI when they were overtaken by a sudden and terminal diagnosis. Faced with a terrible disease that demanded every ounce of their energy and their total focus, they were forced instead to worry over their finances at the very end of their lives. This just isn't right."

We wholeheartedly agree. The *We Can't Wait Act* provides, as you further stated, "a crucial option to Americans who simply can't wait even five months for the benefits that they've worked for and desperately need." As a result, we are honored to endorse this essential legislation and pledge to tirelessly work for its passage.

Please accept our heartfelt gratitude for your unwavering dedication to making available the SSDI benefits hardworking Americans with disabilities have earned and deserve.

Thank you!



Alliance for Aging Research  
American Association of People with Disabilities  
American Cancer Society Cancer Action Network  
American Council of the Blind  
Assure Disability  
Judge David L. Bazelon Center for Mental Health Law  
Bender Consulting Services, Inc.  
Brain Injury Association of America  
Center for HIV Law & Policy  
Communication First  
disABILITY Law Center of Virginia  
Disability Rights Maine  
Disability Rights North Carolina  
Disability Rights Pennsylvania  
Disability Rights Education and Defense Fund  
National Alliance on Mental Illness  
National Association of Disability Representatives  
National Association of the Deaf  
National Disability Institute  
National Disability Rights Network  
National Federation of the Blind  
National Industries for the Blind  
National Organization of Social Security Claimants' Representatives  
National Organization on Disability  
Paralyzed Veterans of America  
Respectability  
World Institute on Disability