

# We Can't Wait.



The undersigned organizations are proud to join in support of the We Can't Wait Act. Today, hundreds of thousands of Americans with disabilities are 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. In fact, current law and policy impose obstacles to workers that unfairly delay their insurance, medical treatment, and return to work.

By design, SSDI is not a benefits program – it is a funded insurance program supported by workers' paycheck deductions, is only available to those who have contributed enough 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 to survive.

However, hundreds of thousands of American workers who have paid into SSDI face obstacles each year as they try to access the benefits they need. Disabled workers are denied their insurance for the first five months after becoming eligible. This exclusion period is fundamentally unfair. As the Government Accountability Office (GAO) reported, more than 100,000 American workers died while awaiting a decision on their SSDI eligibility, a process that can often take 18 months. In addition, an estimated 50,000 workers were forced to file for bankruptcy while they waited for SSDI coverage. The five-month exclusion period is unnecessary and harms disabled Americans who are often financially hanging on by a thread.

By passing the We Can't Wait Act, Congress can ensure an equitable and cost-effective system that supports all individuals with significant health challenges and does not harm the SSDI Trust Fund. The We Can't Wait Act would allow disabled Americans to elect to access their benefits during the five-month exclusionary period in exchange for a small reduction in their monthly benefits. The election would be voluntary and the Social Security Administration would be required to provide a benefits calculator and other resources to help applicants decide. The adjustment rate would be set initially at 5.75%, which is much less than the interest rates at which people often have to borrow money to meet their immediate needs. The Social Security Administration would assess and adjust the rate periodically to ensure it does not reduce the SSDI Trust Fund.

Considering these crucial factors, we, the undersigned, urge Congress to pass the We Can't Wait Act.

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