

A Quarter of All Workers Will Face Disability During Their Working Years

More people than many realize will need disability benefits in their lifetimes. When that time comes, having a disability representative can be important.

CHARLESTON, SOUTH CAROLINA, UNITED STATES, November 18, 2022 /EINPresswire.com/ -- Of all 20-year-olds today, one quarter will experience a disability before the retirement age of 67, according to the Social Security Administration.

(Source:

<https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>)



Disability lawyers can help people navigate the complexities of private long-term disability insurance claims and Social Security Disability benefits.

In the event that someone has to stop working before their working years are over, they can get a financial lifeline from Social Security Disability Insurance (SSDI) benefits. About 90 percent of workers between 21 and 64 are covered, Social Security says.

Some workers also have private long-term disability insurance, which potentially can provide disability payments on top of Social Security. But Social Security says only about 35 percent of the private sector workforce has this coverage.

And collecting either type of benefit can be difficult. Social Security denies most applicants.

(Report: https://www.ssa.gov/policy/docs/statcomps/di_asr/2020/sect04.html#chart1)

Private insurance companies also deny benefits or cut them short.

Having a disability representative, such as a disability lawyer, can help people negotiate these systems and get crucial economic relief.

Private insurers will often require people making long-term disability claims to file for Social Security Disability, too. They may offer free representation for the Social Security process, but having an [attorney independent of the long-term disability insurance company](#) can be a better way to safeguard a worker's interests.

One government report found that people who had representatives with them at their [hearings for Social Security Disability](#) were almost three times more likely to be approved.

(Study: <https://www.gao.gov/products/gao-18-37>)

When illness interrupts livelihoods, law firms that focus on disability benefits, such as the Robertson Wendt Disability — Finkel Law Firm, LLC, in South Carolina, can help people build their claims for long-term disability and Social Security Disability, and coordinate the two.

Learn more about disability benefits and representation from Wendt Disability.

Robertson Wendt

Robertson Wendt Disability - Finkel Law Firm, LLC

+1 843-577-5460

[email us here](#)

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