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How a Patient Advocate Can Help You Navigate Disability Benefits and Resources

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KEY POINTS

Here's what an advocate can help with:

- **Day-to-day care coordination:** Managing appointments, prior authorizations, and referrals across providers.
- **Disability benefits & appeals:** Filing SSDI, SSI, VA disability, and employer disability claims, including denials and appeals.
- **Home modifications & housing rights:** Securing Fair Housing Act accommodations and funding through Medicaid waivers, HUD, and Independent Living Centers.
- **Community programs:** Connecting to day programs, vocational rehab, and peer support based on your needs.

Transportation &
Paratransit Access

Respite Care &
Caregiver Support

ADA Rights &
Enforcement

Getting the Help
You're Already
Entitled To

Frequently Asked
Questions

- **Transportation & paratransit:** Defining ADA paratransit eligibility and backup options like NEMT and volunteer driver networks.
- **Respite care:** Securing funded relief for caregivers through Medicaid HCBS waivers and state programs.
- **ADA rights & enforcement:** Identifying your rights under Titles I, II, and III, and which federal agency to file with.

A denied SSDI claim. A landlord who won't approve a ramp. A bus that doesn't show up in time for an appointment. These are small pieces of what it actually takes to live with a disability day to day, on top of managing care, insurance, transportation, and support services that could make life easier if you could just access them.

An advocate helps people get the disability benefits, housing modifications, transportation, respite care, and legal protections they're already entitled to but often can't access alone — including appealing denied SSDI and SSI claims, securing Fair Housing Act accommodations, and enforcing ADA rights through the correct federal agency.

Day-to-Day Care Coordination

Managing a chronic condition or disability is a lot of work, and none of it is optional — a missed referral or a delayed authorization can mean a real gap in care.

An advocate can help you by:

- Finding qualifying resources, programs, and benefits
- Tracking appointments and follow-up needs
- Researching and preparing questions for medical visits
- Communicating important updates between providers
- Following up on referrals, authorizations, and paperwork
- Helping identify gaps that may affect ongoing care

This type of support can be especially valuable when multiple organizations are involved in someone's care.

Disability Benefits, Denials & Appeals

Disability benefits are a patchwork of federal, state, and employer options, each with its own rules and application:

- **Social Security Disability Insurance (SSDI):** A federal program for people who have a qualifying disability and enough recent work history through Social Security-covered employment.
- **Supplemental Security Income (SSI):** A federal program for people with disabilities who have limited income and resources, regardless of work history.
- **Employer Short-Term Disability (STD) and Long-Term Disability (LTD):** Private insurance benefits that may provide income replacement when someone cannot work because of a disability.
- **State disability programs:** California, Hawaii, New Jersey, New York, and Rhode Island operate their own disability insurance programs, which are separate from federal Social Security programs.

- **VA Disability Compensation:** A benefit for veterans with disabilities connected to their military service.

Tools like **Benefits.gov** and **DB101** let you screen for federal and state programs you may qualify for before you apply.

Understanding Social Security Disability Appeals

Denials generally fall into two categories. **Medical denials** happen when documentation is incomplete or doesn't clearly show how a condition meets the SSA's specific listing criteria for that impairment. **Technical denials** are non-medical — missing work credits for SSDI, exceeding SSI's income or asset limits, or earning above the SSA's Substantial Gainful Activity (SGA) threshold while a claim is pending.

Most people who apply get denied the first time. But approval rates climb substantially as claimants move through the appeals process, which means a denial letter is often a small step back, not a verdict.

Here's what the path looks like, according to SSA's own FY2024 data:

1. **Initial application:** decided by the state's Disability Determination Services (DDS), not a judge. Takes 3–6 months. About 38% are approved, 62% denied.
2. **Reconsideration:** A different DDS examiner reviews the same file, with no new hearing or testimony. Only about 16% are approved in this stage, usually because no new medical evidence was added. It must be filed

within 60 days of the denial or the right to appeal is lost. (Ten states skip this step entirely and go straight to a hearing.)

3. **Administrative Law Judge (ALJ) hearing:** This is a frequent turning point. ****Claimants appear in person, can present testimony and call witnesses, and this is the first stage where approvals outpace denials: about 51% are approved. Wait times can run 8–24 months depending on local backlog.
4. **Appeals Council or federal court review:** This is the last resort if the ALJ denies. Direct approval rates are low (around 1%), though remands back to a new ALJ hearing are more common and give the claimant another shot.
5. **Continuing Disability Reviews (CDRs):** After approval, benefits aren't permanent; SSA periodically re-checks that the condition still qualifies.

Source: SSA FY2024 Workload Data, Office of Decision Support and Strategic Information (published Jan 30, 2025); SSA Annual Statistical Report on the SSDI Program, 2024.

Understand where you are in the process, organize medical information, communicate with providers, keep track of deadlines, and find appropriate resources with an advocate. For legal representation or specialized benefits assistance, some people may also choose to work with an attorney or qualified disability representative.

Appealing is better than starting over. If a claim is eventually approved, SSA pays back pay — benefits owed retroactive to the disability onset date. Someone denied initially, denied again at reconsideration, and finally approved at an ALJ hearing a year later doesn't lose that

time. They receive a lump sum covering the full period back to when their disability began.

Get matched with a Solace advocate who can navigate claims, denials, and benefits on your behalf.

Housing Rights & Home Modifications for Disabilities

Home modifications such as ramps, grab bars, widened doorways, or other accessibility changes can help people with disabilities live more safely and independently.

Under the Fair Housing Act, people with disabilities may have the right to request reasonable modifications to their homes. These protections apply to many housing situations, though requirements and financial responsibilities can vary depending on the type of housing and the modification requested.

Medicaid Home and Community-Based Services (HCBS) waivers, state Independent Living Centers, and HUD programs can all help offset modification costs, depending on eligibility and location. For renters in subsidized housing, Section 8 and Housing Choice Voucher (HCV) waitlists add another layer, since availability and timing vary widely by region.

A landlord's obligation and a funding source aren't the same thing, and they typically need to be pursued separately. An advocate can help confirm what your landlord is required to allow, identify which funding programs you may qualify for, and manage the

applications so a modification doesn't stall for months over cost.

Community Programs & Local Resources

Day programs, vocational rehabilitation, independent living centers, skill-building programs, and peer support in particular have evidence behind them for improving mental health outcomes.

While these programs are invaluable, each is usually tied to a separate funding stream, with its own eligibility rules, application, and waitlist. Qualifying for one doesn't mean you qualify for another, even if they serve the same population.

An advocate can look into the programs that would best suit your needs. They'll help identify which ones you're eligible for, explain what each requires, and manage the paperwork so you're not starting from scratch with every new option.

Transportation & Paratransit Access

A missed ride can equal missed treatment. Reliable transportation is one of the most important parts of maintaining healthcare appointments, employment, and independence.

Under the ADA, transit agencies generally have to provide paratransit for people who can't use the regular fixed-

route bus or train. Eligibility depends on a functional assessment, not a diagnosis, and first-time applications are commonly denied over incomplete or unclear documentation, though those denials often get overturned on appeal once the assessment is clarified.

Paratransit isn't the only option. Volunteer driver networks, Medicaid Non-Emergency Medical Transportation (NEMT), mileage reimbursement programs, and transportation vouchers can fill gaps paratransit doesn't cover, depending on where you live and what you qualify for.

Respite Care & Caregiver Support

Family members and caregivers often provide essential support. Respite care can give caregivers temporary relief while helping ensure continued support for the person receiving care. Respite is typically funded through Medicaid HCBS waivers, state programs, or organizations like the ARCH National Respite Network. Waitlists can be long, and availability depends heavily on location.

Respite services may include:

- In-home support
- Short-term facility stays
- Planned or emergency caregiver relief

Caregiver support programs often run alongside respite services, offering additional help for the person managing day-to-day care. An advocate can help you understand

what's actually available in your area, get on the right waitlists early, and treat respite as a piece of the care plan that keeps everything else standing.

ADA Rights & Enforcement

The Americans with Disabilities Act (ADA) protects people with disabilities from discrimination in three key areas:

- **Title I:** Employment
- **Title II:** State and local government services
- **Title III:** Public accommodations

Understanding your rights is an important first step, but you must also know that each agency has a different enforcement path. Employment complaints go to the Equal Employment Opportunity Commission (EEOC). Complaints about public accommodations go to the Department of Justice (DOJ). Education and healthcare-related civil rights concerns typically go to the Office for Civil Rights (OCR).

Filing a documented complaint with the right agency, in the right format, within the right window, can be tricky. Organizations like the **Disability Rights Education & Defense Fund (DREDF)** publish plain-language guides on ADA enforcement if you want to understand a claim before filing it.

Getting the Help You're Already Entitled To

None of this is designed to be easy, and you shouldn't have to figure it out alone. A disability advocate bridges the gaps, sorting out which program applies, organizing what each one requires, and following through so a form doesn't sit untouched or a deadline doesn't pass unnoticed.

Ready to experience the difference an advocate can make?

Get Started with Solace.

Frequently Asked Questions

What government grants or financial assistance exist for people with disabilities?

Financial assistance for people with disabilities can come through several channels — SSDI and SSI cash benefits, Medicaid HCBS waivers for home modifications and respite care, HUD housing assistance, and state-run grant programs, among others. A patient advocate can help identify which ones they qualify for and how to apply.

How do I get Social Security disability back pay, and how long does it take?

SSDI back pay covers benefits owed from your established disability onset date through your approval date, and it's typically paid in a single lump sum within 60 days of approval, though the wait for approval itself can take a year or more.

What's the difference between an advocate and a disability lawyer?

An advocate helps you organize your medical history, apply for programs and resources, and stay on top of deadlines. A lawyer represents you in legal proceedings, like an ALJ hearing appeal. Many people work with both: an advocate to manage the day-to-day process, and a lawyer if the case escalates to a formal legal review.

Can I request a home modification if I rent, or only if I own?

Renters are covered under the Fair Housing Act too. Landlords generally can't refuse a reasonable modification, though who pays for it can depend on the type of housing and whether it's a structural change or a removable one.

If I already get VA disability compensation, can I also apply for SSDI?

Yes. VA disability and SSDI are separate programs with separate eligibility rules, so a VA rating doesn't automatically qualify or disqualify you for SSDI, and vice versa. Some veterans qualify for both.

REFERENCES



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Solace puts an advocate in your corner—someone who’s spent years in healthcare, knows the system, and takes on the toughest parts of your care. Don’t do this alone.



Eligibility varies by plan. Advocates do not provide medical or legal advice or services.

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