



Roughly Two-Thirds Of Initial SSDI Applications Are Denied – What That Means For SSDI Lead Buyers

Description

By James Schulze

This article explains the different types of SSDI leads, how they are generated, and who typically buys them. It also discusses how the strong prevalence of SSDI application denials is an opportunity for law firms and how SSDI leads be worked to successfully gain more SSDI cases.

For Social Security Disability Insurance (SSDI) law firms, an SSDI lead is not simply a consumer asking whether they qualify for disability benefits. It is often the beginning of a process that can include an initial application, denial, reconsideration, an Administrative Law Judge hearing, and additional appeals.

That distinction matters because roughly **two-thirds** of initial disability applications are commonly denied. The Social Security Administration ([SSA](#)) lists reasons that include insufficient medical evidence, a condition that is not expected to last at least 12 months, the ability to perform previous or other work, and returning to substantial work.

For SSDI law firms buying leads, a high initial denial rate should not necessarily be viewed as a reason to buy fewer SSDI leads. It should influence how leads are generated, qualified, worked, retained, and followed through the disability process.

At The Leads Warehouse, we offer **real-time SSDI leads**, **aged SSDI leads**, and **SSDI call transfer leads** (read our [blog](#), –What Are SSDI Leads? A Complete Guide For Disability Advocates–). Denial stats are independent of SSDI lead type, but as always, a script tailored to the type of SSDI lead is critical.

Who buys SSDI leads?

The primary buyers of SSDI leads are law firms and legal organizations representing consumers seeking Social Security disability benefits. Some specialize almost entirely in disability law, while others operate across multiple legal verticals.

Some of these firms also buy mass tort leads, motor vehicle accident leads, MVA signed retainers, or other legal leads. However, SSDI leads require a different intake and follow-up strategy. A real-time MVA lead may involve an accident that occurred hours or days ago. A mass tort lead can require considerable consumer education and discovery to qualify the consumer. An SSDI consumer may already have spent months dealing with a medical condition and could remain in the disability process for considerably longer.

The common denominator is case acquisition. Whether a firm is buying SSDI leads, mass tort leads, or MVA leads, the objective is to **turn qualified consumer interest into signed cases at an acquisition cost that allows the practice to scale.**

How are SSDI leads generated?

SSDI leads can enter a law firm's pipeline through several different lead generation models.

Co-registration real-time SSDI leads allow consumers to express interest in disability assistance while interacting with another related offer or website. They can provide substantial volume at a lower cost but generally require a strong outbound operation.

Form-filled real-time SSDI leads are generated when consumers complete a form expressing interest in disability assistance and the lead is delivered immediately. Speed -to-lead becomes particularly important because the consumer is actively seeking information at that moment.

Aged SSDI leads are consumers who previously expressed interest but were not contacted immediately by the current buyer. SSDI can be particularly interesting for aged lead marketing, because the consumer's underlying disability and application process may continue long after the original inquiry.

Finally, **SSDI call transfers** connect the firm with a consumer via phone. Qualification can occur before the transfer so the law firm receives a live conversation rather than simply a data record.

None of these SSDI lead types is automatically best. The right product depends on the firm's sales and intake operation.

How should SSDI law firms approach new leads?

At The Leads Warehouse, we frequently talk about three elements of working leads: **cadence**, **deliverability**, and **script**. All three apply to SSDI lead generation. Real-time SSDI leads should be contacted quickly. Aged SSDI leads generally require greater dialing capacity and persistence. Call transfers require sufficient intake personnel ready to accept and qualify conversations.

But the script is especially important. The first objective should be understanding where the consumer is in the process:

- Have they applied for SSDI?
- Have they already received a denial?
- When was the denial issued?
- What is the disabling condition?
- Are they receiving medical treatment?
- Are they currently working?
- Do they already have representation?

Those questions help separate a raw SSDI lead from a potential case.

A denied application can represent another opportunity

An initial SSDI denial does not necessarily end the SSDI process. SSA provides multiple appeal levels, beginning generally with reconsideration and potentially progressing to an Administrative Law Judge hearing, Appeals Council review, and federal court review. [SSA](#) generally requires an appeal to be requested within **60 days** of receiving an unfavorable determination or decision.

That creates an important distinction for SSDI lead buyers. Some consumers entering the funnel will be first-time applicants. Others will already have been denied and may now be looking for help navigating the appeals process. Therefore, a denial can change the **type and urgency of the opportunity** rather than eliminate it.

A firm receiving an SSDI lead after denial should quickly determine the stage of the case, denial date, stated reason for denial, available medical evidence, and whether another representative is already involved. The [60-day](#) appeal window makes that timing particularly important.

What about your own SSDI clients who are denied?

This is where client retention becomes just as important as SSDI lead generation. If initial denials are common, a law firm should not build an acquisition model that assumes every denial represents a failed case or lost client. The firm's intake and case management process should anticipate denials from the beginning. When a client is denied, communication is critical. Explain the next stage, identify missing or updated medical evidence, keep the consumer engaged, and move quickly when an appeal is appropriate.

At reconsideration, the [SSA](#) uses a different examiner to review the original application along with additional evidence submitted with the appeal. If reconsideration is unsuccessful, the claimant may request a hearing before an Administrative Law Judge. For the law firm, that makes the initial signed case potentially the beginning of a much deeper relationship.

High denial rates do not eliminate the need for lead volume

This is perhaps the most important lesson for firms buying SSDI leads. If a significant percentage of initial applications will be denied, the answer is not necessarily to stop buying leads. It is to understand the economics of the entire SSDI acquisition funnel. A firm should know its cost per SSDI lead, contact rate, qualification rate, signed case rate, retention rate through denial, appeal rate, and ultimately cost per successful case.

A \$20 SSDI lead is expensive if it produces no viable cases. A considerably more expensive SSDI lead can be profitable if the firm's intake and legal process consistently turns those leads into valuable cases. For more information on current SSDI lead prices, read our [blog](#), "SSDI Lead Prices In 2026 What Disability Advocates Should Expect To Pay."

This is similar to what we see with mass tort leads and MVA leads. Cost per lead (CPL) matters, but the real measurement occurs farther down the funnel, which typically includes these steps:

1. SSDI Lead
2. Contact
3. Qualified Consumer
4. Signed Client
5. Initial Decision
6. Appeal (if necessary)
7. Case Resolution

When roughly **two-thirds** of initial applicants may encounter a denial, successful SSDI marketing requires firms to build that reality into their acquisition model. The firms that understand this can continue generating SSDI lead volume while developing the intake, follow-up, case management, and appeal processes needed to work those opportunities over their entire lifecycle. For SSDI lead buyers, the denial rate isn't simply a reason to buy fewer leads. **It is a reason to build a better system for working the leads you buy.** Are you ready to talk about how you can grow your SSDI sales pipeline?

About the author

James Schulze is the President and CEO of The Leads Warehouse, a marketing data company with over 20 years of experience in bringing lead generation solutions to companies selling into the home, automotive, financial, insurance, health and life, and legal sectors. He works directly with clients to optimize conversion strategies and ROI across multiple verticals.

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If you would like more information on how you can grow your [SSDI](#) sales, give The Leads Warehouse a call at **1-800-884-8371** or visit our website at <https://theleadswarehouse.com>.

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