SSDI

A practical briefing, intake guide and calling script.

Social Security Disability Insurance is a federal benefit linked to covered work and qualifying disability. A lead agent can gather basic information for a benefits review but cannot approve a claim, diagnose disability or promise a benefit amount.

Work record

Eligibility involves sufficient and recent covered work, with rules that vary by age. A simple "worked five years" question is not a complete eligibility decision.

Disability review

The agency generally evaluates inability to work at its defined level due to a condition lasting or expected to last at least 12 months or result in death.

Application & appeals

New applications, denials, reconsiderations and hearings have different procedural needs. Identify the current stage and refer deadlines promptly for qualified review.

Costs and estimates

SSDI is not a policy sold for a monthly premium. Benefits depend on the official earnings record. A representative must explain authorized fees and expenses under applicable agency rules; never charge or promise a particular benefit during lead screening.

Age and decision-making authority

For the standard disabled-worker pathway, full retirement age is an important boundary; different rules can apply to other benefit categories. Use age as review context, not a blanket 50-64 approval filter.

Intake & qualification

Potential fit for review

- A genuine benefits question with work and disability facts to review
- An authorized applicant or representative
- An appropriate receiving team for the claim stage

Stop, disqualify or refer

- No permission or pressure to exaggerate limitations
- A demand for approval or benefit guarantees
- Urgent appeal deadline needing direct professional attention rather than sales qualification

Information to collect

- Age and state for routing, without a Social Security number
- Current work status and broad recent work history
- High-level work limitation and expected duration, voluntarily disclosed
- Application/appeal stage and dates on notices
- Current representative and permission for a qualified benefits review

Training material, not legal, medical, financial or insurance advice. The campaign owner must obtain current professional compliance approval before use, including calling permissions, suppression, state rules, licensing, disclosures and recipient identity. Never call after an opt-out. Never invent consent, source history, prices, health facts or eligibility. Do not collect payment credentials, Social Security or Medicare numbers in initial screening.

Frontier calling script

OUTBOUND ONLY TO LAWFULLY CONTACTABLE RECORDS after campaign approval and suppression checks.

01 Greetings & introduction

• Hello, my name is [Agent first name], and I am with Leads Cell. This is a marketing call about ssdi. Is now a convenient time for a brief conversation?

02 Reason for the call

• I can ask a few brief questions about your interest in ssdi and, if you wish, connect you with a qualified benefits specialist. I cannot confirm eligibility, prices or outcomes.

03 Permission to continue

• Would you like to continue? You can decline or ask us not to contact you. Wait for an affirmative response; if declined, stop. This question does not cure an unlawful initial call.

04 Eligibility / needs questions

• Are you applying for disability benefits or appealing a decision?

• Are you currently working?

• Have you worked in jobs that paid into Social Security?

• Has the condition kept you from working, or is it expected to, for at least a year?

• Do you have a recent decision notice or a representative?

• May a qualified benefits team review the next step with you?

Transfer & verifier

05 Permission & disclosure before transfer

• With your permission, I can connect you now to [actual receiving person or organization], a qualified benefits specialist, about ssdi. May I share the answers you just provided for that conversation? There is no obligation to purchase or engage a service. Wait for a clear response and record it through the approved process.

• Identify the real recipient before transfer. Use the approved campaign-specific disclosures, recording notice and applicable consent process. Do not claim that a spoken yes overrides a Do Not Call request.

06 Warm handoff

• To receiving team: I have [Prospect first name] in [state], interested in ssdi. With permission, here is the relevant summary: [accurate answers]. Are you available to take the conversation?

• To prospect: [Receiving person] is now on the line. They will explain their role and review the details directly. Thank you for your time. Do not tell the prospect to falsely say they initiated the call.

07 Verifier follow-through

• Thank you for staying on the line. I am [Verifier first name] with Leads Cell. You have been connected to discuss [confirmed topic]. Is that correct?

• Confirm the minimum facts, the actual receiving destination and permission. Do not repeat unnecessary sensitive questions or turn verification into pressure. Stop or return for clarification if answers differ.

If a direct transfer is approved instead of a warm transfer, identify the actual destination, obtain permission, explain any hold and confirm that the receiving team is available. Never instruct the prospect to misrepresent how the call began.

Rebuttals & references

Not interested

Understood. Thank you for your time. End the pitch; do not cycle through rebuttals after a refusal.

Do not call me

Understood. I will record your request not to receive further marketing calls from us. End the call and promptly update the suppression process.

I am busy

Of course. Would you prefer to end here, or choose a specific time for a permitted follow-up? Do not schedule without agreement.

How did you get my number?

State the actual documented source and permission accurately. If you cannot verify it, do not invent an explanation; stop and escalate the record.

I already have help or coverage

That may already meet your needs. There is no need to change it for this call. Would you like to end here? Do not interfere with existing legal representation.

What will this cost?

The receiving professional must explain the actual quote or fee agreement. I cannot promise a rate, saving, payout or approval.

I will not share personal details

That is fine. Do not provide account numbers, passwords or sensitive records on this screening call. You may verify the receiving professional and use their approved secure process.

Is this a government program?

Leads Cell is a private business, not a government agency. Explain the actual service without suggesting government endorsement.

Reference reading

Official disability eligibility

Calling safeguards