

10 TIPS FOR HANDLING THE DISABILITY CLAIMS PROCESS

When it comes to obtaining your short and long-term disability benefits, the disability insurance claims process can be confusing and overwhelming—especially at a time when you are faced with personal physical challenges. However, there are things you can do to help navigate and streamline the claims process, and improve your ability to obtain the benefits you purchased under your policy.

Below are 10 tips to keep in mind as you work with your attorneys, doctors, agents, and insurance representatives.

01 Maintain open, honest communication with your treating physicians.

Discuss your current occupation with your doctors and ask them to document your restrictions and limitations at work.

Questions posed to your doctor will be written in his or her office treatment notes, which the insurance company will request. Your doctor's answers to these questions will provide a permanent record in support of your impairment if you know what to ask.

Comments such as "I want to retire" and "I've stopped working and want to go on disability" may reflect negatively on your claim.

02 Be mindful of what you sign. You should carefully read every authorization.

Make sure you look over everything thoroughly before signing as it is important you are aware of any provisions.

03 Do not provide lengthy written documentation to the insurance company.

Keep all spoken and written conversations with the insurance company focused on the evidence as to why you cannot work. Only send specifically requested information or medical data directly from your physician.

04 Always send information to the insurance company "certified mail/return receipt requested."

Send all information, including claim forms and medical records, by certified mail and make sure that the insurance company replies in writing that they received the documents. If you must fax documents, be sure to keep the fax transmittal confirmations.

Maintain your own disability file. Keep a copy of your policy, all letters to and from the insurance company, photocopies of forms, and medical test results/treatment.

05 Obtain a copy of your disability policy and read the provisions carefully.

Being aware of and understanding the provisions in your policy will help you rightfully claim your benefits.

06 Understand the definition of “disability” as written in your disability policy.

Depending on your policy, your disability determination will be based upon your restrictions and functional limitations. Diagnosis does not mean disability. It is your burden to prove you meet the definition of disability.

07 Accept that the insurance company will probably investigate your claim including surveillance, or visit you personally.

First, your entire personal background will be investigated, including social media sites.

Second, the insurance company may request a surveillance period lasting one to three days. These surveillance tapes will be given to a physician who will be asked to comment on your performance on the tape.

Third, an insurance representative will likely visit you to observe your behavior.

08 Be prepared for all verbal communication with the claims representative.

At the onset of the claims process, a claims handler will contact you to conduct an initial phone interview. The information gleaned from your discussion will become a permanent part of your file. Be prepared and ready to discuss your medical condition and why you cannot work. Be specific about what job functions you cannot perform.

Keep answers to questions short and direct. Answer the question asked truthfully. Think about what you will say in advance.

Remember that conversations you have with insurance representatives are documented and may be used against you.

09 Don't be afraid to ask questions.

Ask for the name of the claims handler who will be making a decision on your claim, as well as the name of their supervisor. Ask for the dates when all medical and financial requests were made.

10 Keep in mind that, as an insured, you have a duty to cooperate with the insurance company.

This may include a medical examination by a physician of the company's choice. If you do not attend, you may be in breach of the contract.

These tips are only a handful of things to keep in mind as you go through the disability claims process.

There are many complexities. There is no substitute for receiving counsel from experts in disability benefits and insurance law. If you should have any questions give us a call. We are here to help.



Defending your dignity. Protecting your peace of mind.

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