

Why People Miss Out on Their Disability Benefits

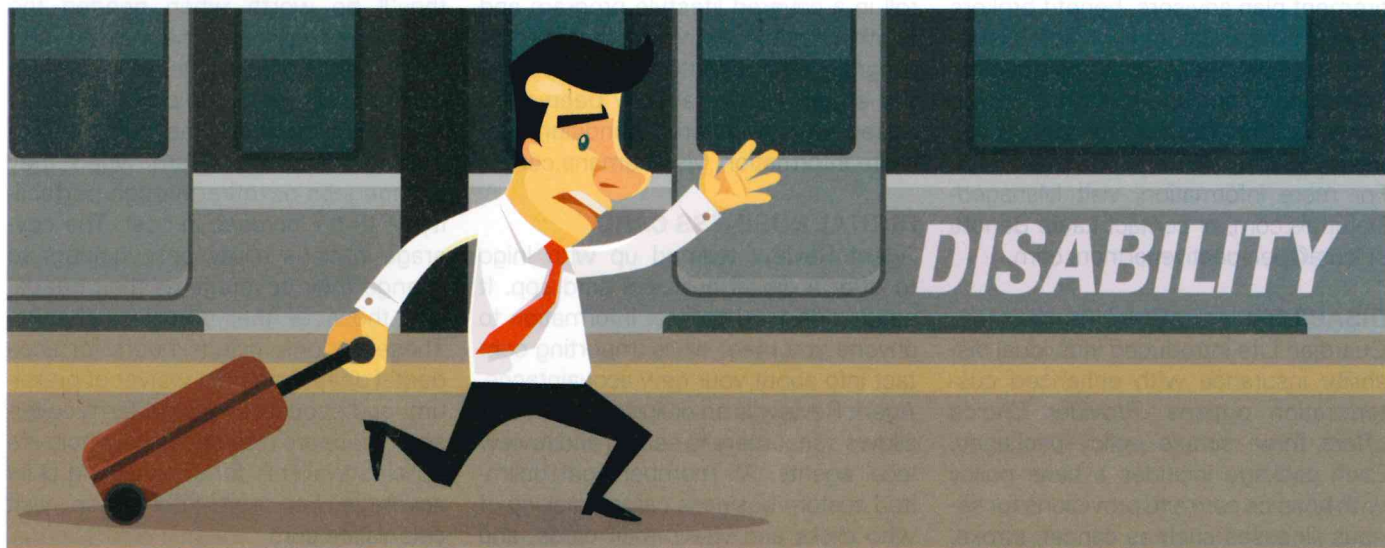
by ART FRIES

Here are eight reasons why disability policyholders miss out on benefits:

1. They fail to have someone review their disability policy for many years so that they get past crucial dates: They have a policy that pays lifetime disability benefits. However, benefits aren't paid for lifetime if they claim total disability too late. So if
4. They don't tell their attending physician that they may have to reduce hours or stop working because of medical symptoms.
5. They work an additional job or do too many management duties that cause the insurance company to say they have a dual occupation. For example, a dentist client spends too many hours doing management du-
7. They overly engage in social networking, which gives the insurance company excessive data about them while they are on a disability claim.
8. They fail to provide documents to the insurance company that are nec-

essary to pay the claim. This may include (but not limited to) tax returns, P&L statements, procedure codes and purchase agreements.

These are just some of the things that cause disability claimants to lose out on benefits. Getting the proper advice from one who has expertise in disability claim practices can go a long way to securing benefits in a timely fashion. ★



sickness must start before age 60 and they claim benefits after that date they get paid to age 65, not for life. I can't tell you how many calls I've received in which the policyholder did not know the timing of when they had to claim total disability.

2. They assume that a partial disability claim will pay for life when almost all insurance companies pay to age 65, 67, or 70 on a partial claim.
3. They fail to get appropriate medical advice (if required in the policy) and have it properly documented in medical records.

The dentist stops working and claims total disability. The insurance company says, "You have a dual occupation. In order to collect on the claim, you must be working; even though you cannot do your clinical dental duties, you can continue to work at your management duties." They collect nothing since their claimed medical symptoms only apply to clinical dentistry, but not the management duties and they are not working.

6. They work at another occupation after going on total disability that is in conflict with their medical symp-

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