

Long-Term Disability: Essential Do's And Don'ts



Navigating a long-term disability (LTD) claim can be challenging and stressful, especially when you're dealing with a serious illness or injury. Understanding the steps you should take—and the pitfalls to avoid—can significantly impact the success of your claim and your financial security. Here's what you need to know to handle an LTD claim effectively.

What to Do When Filing an LTD Claim

If you find yourself with a disability preventing you from returning to work, your focus will likely be on your health and recovery. However, you should speak with your employer to locate your long-term disability benefits insurance policy and carefully review its terms. Understanding your policy's terms, conditions, and limitations is crucial, as it will inform you about your rights, responsibilities, and the documents you will need to file your claim. Pay close attention to any deadlines for filing, as missing these can impact your entitlement to benefits.

Next, ensure you work closely with your doctor and healthcare providers. A key component of any LTD claim is medical evidence that sets out your diagnosis, prognosis, level of functionality, and speaking to your inability to return to work. It may also be helpful to keep detailed records of all medical appointments, test results, and treatments. Often, your LTD insurance company will ask your treating physician to prepare a form or report setting out his or her views of your health and your inability to return to work .

It is vital that you be thorough and honest when completing the insurance company's forms. Carefully review each form as you are completing it to ensure that you understand the questions being asked of you and the answers you are providing.. Always keep copies of all communications, forms, and supporting documents for your records.

If your claim is approved, continue following your treatment plan and attending medical appointments. Insurers often monitor claimants to ensure they are actively working toward recovery. Failing to comply with recommended treatments can lead to a denial or termination of your benefits.

Common Mistakes to Avoid

When receiving long-term disability benefits, it is important that you seek medical advice and follow the recommendations from your doctors and treaters. Although you remain in control of your health and willingness to participate in recommendations made to you, failing to participate in or follow through with treatment recommendations may lead the insurance company to terminate your benefits.

You also want to be honest and forthright about your pain, restrictions, and functionality with your doctors.

You should know that your communication with your LTD case worker will be closely monitored by the insurance company. Although it is important you cooperate with reasonable requests made by your LTD case worker, you may want to reconsider providing your personal views on the status of your health. While you need to be honest about your recovery, you should avoid making comments about your feelings towards returning to work that are not supported by your treating doctors. Stick to facts, and consult a [disability lawyer](#) if you're unsure about what to disclose.

Failing to appeal a denied claim is also a mistake. If your claim is denied, it would be a mistake to assume that the denial is the insurance company's the final decision against which you have no recourse. Many LTD denials can be overturned through an appeal process, especially when supported by additional medical evidence. Always seek professional guidance if your claim is denied, as the appeals process can be complex and time-sensitive.

Lastly, avoid abandoning your claim too soon. Many individuals give up on [LTD benefits](#) prematurely due to frustration or lack of support. Remember, these benefits are there to provide financial stability during a difficult time, and persistence is often key to securing them.

The content of this article is intended to provide a general guide to the subject matter. Specialist advice should be sought about your specific circumstances.

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Author: [Michael Connolly](#)

Boland Romaine Personal Injury Lawyers