

## «« DISABILITY Selling Guide »»»

### How to Build and Maintain Client Loyalty During the Long-Term Disability Claims Process

BY JASON NEWFIELD

When it comes to filing long-term disability claims, the agent is very often the first point of contact. Knowing in advance which obstacles your client may face during the claims process will be important to maintaining a positive relationship with clients who may see you in an other than positive light, should problems arise.

The challenge you face is that disability insurance policies are very different products than their life and health cousins. By their very nature, disability claims are costly to insurance companies. As a result, the claims process can be challenging and often adversarial. By knowing what to expect and how to help your clients navigate what can become very stormy waters, you can enhance their trust and loyalty.

To give you a better idea of what your clients may face when filing a claim, here is a typical scenario, with an imaginary doctor we'll call Dr. V, a vascular surgeon with a net worth in excess of \$16 million. Dr. V, now age 52, purchased an own-occupation, long-term disability insurance policy during the 1980s, when he was a medical resident associated with a large teaching hospital. He has been an excellent client over the years, buying long term care insurance in his 40s, converting term policies to whole life, and insuring his two homes and numerous cars with your agency — a dream client, in every respect.

One day, Dr. V notices that his hands have a slight tremor, and while he continues to perform surgery and oversee a highly successful medical practice that includes two younger surgeons, six RNs,

take you through a much more complex and problematic process than any other you've handled with him.

First, the "own-occupation" clause written into the policy in the 1980s is

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and a support staff, he's becoming concerned with his ability to perform as a surgeon. He schedules an appointment for a complete neurological workup with a respected colleague. The news is bad — Dr. V is in the early stages of Parkinson's disease, a neuromuscular degenerative illness that will likely force him to abandon his career as a surgeon. Because he is concerned about his patients and the risk of malpractice, Dr. V decides he can no longer perform the delicate surgery in which he has specialized for so many years. He calls your office to file a disability claim. You send paperwork to his home, and the process begins.

At this point, a series of events takes place that will lead to several phone calls from a client who has, until this point, trusted you and counted on you and your company to be there when he needed to make a claim. This claim, however, will

not be the same as today's clauses. It clearly states that his disability insurance policy is there to protect his ability to perform in his own occupation. But on the claim form, he is asked to list his tasks and duties. How much of his time is spent in surgery, and how much involves managing his practice? Is his "own-occupation" purely that of a surgeon, or that of a medical practice administrator?

Next, his medical records. A diagnosis of Parkinson's disease for one patient may be vastly different in degree than another. Dr. V may have a slight tremor in one hand, or he may be unable to keep his hands, head, or eyes steady. There may be some question as to whether he is truly unable to perform surgery. The carrier will request a series of evaluations, and they may ask Dr. V to undergo a functional capacity exam, a controversial

test not required by the language of most contracts, but which has become a point of contention in many claims.

If Dr. V is upset about how this disease has impacted his life, he may show signs of anxiety and depression. However, if his doctor makes notes in the medical records to that effect, a problem may ensue. Even the most generous disability policies limit the time and benefits paid for mental or nervous problems. You will often see clients with organic physical illnesses who are so distressed over their illness that they become depressed.

It will be up to you to help your client successfully navigate these waters in order to maintain the good relationship that you have spent years, perhaps even decades, cultivating. Don't hesitate to help them in advance with the claims process. Knowing where the trouble spots are and preparing for them can make all the difference between a loyal client who continues to rely on you for help and an ex-client who is tangled in denials, delays, and litigation.

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