

What to Do When Your Long-Term Disability Claim Is Denied

Receiving a denial for your long-term disability (LTD) claim can be frustrating and overwhelming, especially when you're relying on those benefits to support yourself and your family. Insurance companies often deny claims because they believe the applicant does not meet the policy's definition of disability. However, these definitions vary by policy, making it essential to understand the terms that apply to your case.

Why Was Your Long-Term Disability Claim Denied?

One of the most common reasons for denial is that the insurance company determines you don't qualify as "disabled" under the specific terms of your policy. Every LTD policy defines disability differently—some focus on whether you can perform your current job, while others consider whether you can perform any job. Even the definitions of own job and any job can be tricky. Understanding all of these distinctions is critical when appealing a denial.

In addition to varying definitions, some policies impose limitations on certain conditions. For example, mental health-related disabilities are often capped at 24 months of benefits, even if your condition prevents you from returning to work long-term. Unfortunately, insurance companies may misclassify your disability to fit within these shorter benefit periods, reducing the length of time you receive payments.

How to Protect Your Benefits

If your LTD claim has been denied, here are a few key steps to take:

1. **Review Your Policy** – Carefully examine your policy's definition of disability and any limitations on specific conditions.
2. **Understand the Reason for Denial** – The insurance company must provide a reason for the denial. Knowing their justification will help you craft a strong appeal.
3. **Gather Strong Medical Evidence** – Work with your doctors to obtain detailed medical records, physician statements, and any necessary test results to support your claim.
4. **Challenge Misclassification** – If your insurer misclassified your condition to limit benefits, seek professional assistance to correct the record.
5. **Consult an Attorney** – An experienced disability attorney can help you navigate the appeals process, gather evidence, and ensure your rights are protected.

At Martin Law we have extensive experience helping clients fight unfair LTD claim denials. If your benefits were wrongfully denied or cut short, contact us today to discuss your options.