

About the firm...

DeHaanBusse LLP is a leader in disability law including Private Insurance Policy Claims, Employee Benefit Claims, Federal Employee Retirement System Claims, VA Disability Claims, and New York State & Local Retirement Plan Disability. Our practice is based upon one simple premise: that individuals have the right to receive what they have paid for and what they have been promised according to the law.

We focus on and believe that the safety net most Americans have worked long and hard to provide for themselves and their families should be there when they need it. Unfortunately, more and more that is not the case. Large insurers often arbitrarily deny legitimate disability claims, despite the costly premiums paid out through the years. Their decisions have resulted in the near financial collapse of many individuals and their families.

Our attorneys have litigated cases against many of the largest insurance companies in the disability field including Unum Provident Corporation and its subsidiaries; Metropolitan Life Insurance Company; New York Life Insurance Company; Equitable Life Assurance Society of the United States; First Reliance; First Fortis; Hartford Life Insurance Company; Berkshire/Guardian; Sun Life; and Reliance Standard among many others.



The attorneys at DeHaanBusse LLP focus on Individual Disability Policies, Group Disability Policies, Group ERISA Disability plans, Federal Employee Retirement System (FERS) Benefits, New York State Retirement System Benefits, New York City Retirement System Benefits, Property & Casualty Insurance Claims, Residential Real Estate, and Wills & Estates.



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What you should know to help your disabled patients



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eHaanBusse, LLP represents people who have sustained physical and/or emotional injuries rendering them incapable of resuming their lives as usual. They are men and women, heads of households with familial responsibilities; members of families that count on every member to contribute financially; and, single people (some elderly) with few resources and who are alone in the world.

The one thing all of these people have in common is that they can no longer perform the jobs they are used to performing and have been trained most of their lives to perform. Many can no longer work at all. Many if not most are in dire financial straits, and count on the insurance policies they or their employers have paid premiums towards for years to get them through these very difficult times.

Unfortunately, most insurance companies are in the business of collecting premiums, *not necessarily paying benefits*. At DeHaanBusse, it is our job to make sure our clients, all of whom are suffering physically and/or emotionally, get what they are entitled to by law.

As the physician, here are some recommendations to keep in mind when treating a disabled patient:

■ **Disabled DOES NOT mean bed-ridden.** Rather, it means that the patient has injuries that prevent him or her from performing the specific job (or profession) they have always performed. For example, a surgeon who has sustained a severe hand injury can no longer perform surgery for a living, even though he or she can get out of bed, walk, talk, and function normally. Is this patient totally disabled? No. But he or she IS unable to earn an existence as a proofreader.

■ **Make sure you respond to insurance company requests in a timely manner.** Often, insurance companies will give you a tight deadline to respond on your patients condition. And, they will consider your late response to be an agreement of their assessment, which almost always results in denial of benefits and a lot more paperwork for you later on.

■ **Always include a disclaimer in your treatment notes.** Bear in mind that insurance carriers *seek to disprove* patient disability, and they can be notorious for misconstruing physicians treatment notes in order to *make their cases*.

■ **Always be specific.** When a physician notes that a patient is *totally disabled* without providing specific documentation, an insurance carrier will question the diagnosis. This can lead to even more paperwork for you and a delay in your patients receipt of much-needed benefits.

■ **Four things you will need to provide to insurance carriers relative to your patients disability:**

- A complete diagnosis do not leave room for anyone to challenge your expertise;
- All diagnostic and clinical test results with your specific evaluation;
- An explanation of his or her functional abilities disabilityrelative to job performance; and,
- A specific prognosis.

