

Doctors and Disability Paperwork

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The key to getting disability benefits is in the hands of your doctor. While this is true, physicians often misunderstand their role in the process. Your treating physician does NOT decide if you are eligible for benefits. Too many physicians believe that all they need to do is write a note stating you are disabled and your benefits will start. NOT TRUE!!!

Whether it is private disability insurance or Social Security Disability benefits, each has its own definition of “totally disabled” and you must meet that definition before you will be eligible for benefits, regardless of what your physician believes. Because “totally disabled” has a very special meaning in the context of the benefits you are applying for, they ignore such brief statements from your physician.

In addition, most doctors have very little time or inclination to deal with such paperwork, but it is absolutely necessary that these forms be completed thoroughly, completely, and legibly in order to get your claim processed, and it is really up to you to make sure the paperwork is completed thoroughly and timely.

Each doctor and clinic handles insurance/Social Security paperwork differently. It would be a good idea to know how your doctor’s office handles it before it becomes a necessity. Some doctors require you to leave the form and the doctor or his/her office staff will complete the forms. Some HMOs have separate departments that complete all forms. Others insist that you make an appointment and the doctor completes the forms in your presence. Regardless of how your physician’s office handles such forms, you can facilitate the process and make sure the information is as helpful as possible for your claim.

If possible, I recommend that you make an appointment and have the doctor complete the form with your help. This will enable the doctor to spend more time on the form as well as to include your suggestions.

Regardless of how the form gets completed, you should insist that the form be given to you for mailing. This will give you a chance to make sure it is complete—and legible—plus it will give you assurance that the form actually got sent in and didn’t accidentally get filed away in your medical record. Regarding the doctor’s penmanship, do not hesitate to tell the doctor if you are unable to read his/her writing. You can attach your “translation” on a separate sheet if the writing is too unreadable. Otherwise, the claims adjuster will just ignore what can’t be read.

Doctors are wonderful practitioners and provide lifesaving and life-extending care; however, they often have unique personalities and may react differently to your offers of assistance and your suggestions. However, this is an area where you should really try to stay involved as much as you can without alienating your doctor. Hopefully, you have a strong enough relationship with your physician to know the best way to do this.

It is important to keep in mind that doctors often consider insurance and disability paperwork a distraction from their primary objective of healing patients. Therefore, they often put little time or thought into completing insurance or Social Security forms. Unfortunately, however, paperwork is an absolute necessity in today's medical field and this paperwork, as distracting as it may be to your physician, is the key to your being able to maintain any quality of life with a steady disability income.

One problem encountered by people applying due to HCV is that the most debilitating symptoms are not measurable by any lab test, i.e., fatigue, pain, and side effects to the treatment regimen; therefore, it is more important that the physician spend some time describing these symptoms and their impact on your ability to function.

There are a couple of things you can do to facilitate the process when it comes to filling out disability forms.

First, before stopping work on a disability you should make sure you mention all of your symptoms and problems at each doctor's visit, even if they are always the same. If you have an anecdote that illustrates the severity of your fatigue or the consistency of your pain, ask the doctor to include it in the Office Notes. For example, if you stayed in bed one day due to fatigue or had to cancel plans or appointments due to pain, have the doctor state that in the notes. This will provide more information for the claims adjudicator as well as give your doctor better background information to refer to when completing the forms.

Complete a "Sample" Form. The best assistance you can give your doctor when it is time to complete disability paperwork is to have a sample available when you present the form. Your doctor may not remember all the details of your particular case and your symptoms without an extensive search through your record. You can help by making a photocopy of the doctor's portion of the claim form and completing it yourself to submit to the doctor with the blank form, "just as a suggestion that might help make the job easier" for the doctor. Many doctors will use your sample with very little change. Even if the doctor does not use your sample verbatim, at least you have encouraged him/her to use more than one-word answers and not rush through the form.

A sample form will also save the doctor time in looking up all the information on your address, SSN, Date of Birth, etc. In addition, you can spend some time when completing the sample form elaborating on the symptoms and your functional limitations. Remember, if there is not enough room on the form itself, you and/or your doctor can add additional sheets of paper. Make sure the answers are clearly numbered or labeled and your name and policy number/Social Security number are on every page.

Consider Asking for a Narrative Letter. When the primary symptoms are subjective, it will often help if the physician, in addition to completing the claim form, will write a letter summarizing your medical record from diagnosis to escalation of symptoms including all treatments attempted and the prognosis expected and why.

These letters should be thorough – several pages long. Because of the time required for the physician to write such a letter, he/she may be forced to charge you for it. While such a letter may be optional for the initial claim, it is very necessary when submitting an appeal if the original claim is denied. If the doctor will charge for the letter, it will be your decision whether you think it necessary to submit it with the initial claim.

While the doctor may include his/her opinion on your disability, it is more important that the doctor give the specifics on what led him/her to that conclusion. This would include your history of treatment, results of any lab tests which may provide a cause for the symptoms, clinical observation, statements that you have reported to the physician, side effects of medication, and the regularity and severity of such symptoms in persons with your condition. Any anecdotes that illustrate your lack of ability to function, whether observed or reported by you, will be helpful as well. It is also important that the doctor note any restrictions and limitations your condition causes.

If your doctor specializes in HCV treatment, he or she may want to include a copy of the CV or Curriculum Vitae, a resumé of education, experience, and published writings.

Treating physicians with their records and statements are the key to successfully filing for disability benefits; however, not all physicians recognize the importance of these claim forms and questionnaires. It is up to you to make sure the doctor does comprehend their importance and provides as much assistance as possible to get them completed thoroughly.