



Lenders Insurance Solutions Group LLC

“Leading Cause of Accidental Disability in the United States”

Last month we focused on the leading causes of death in the United States. As traumatic as death may be, accidental disabilities may also be devastating. Accidental disability is not planned, may be short or long term, and may have physical, psychological and financial impact. Many employers and/or insurance companies are putting “Wellness Programs” in place to encourage good health and well-being. This reduces financial risk for these companies; however, the individual (a customer of yours), will be the one to deal with the trauma. So, let’s step back and take a look at the top causes of accidental disability. This month, we will spot-light long-term disabilities and the next issue will provide a deeper dive into short-term disabilities.

1. **Long Term Cancer:** Cancer has been the leading cause of long-term disability for over a decade. It’s also one of the top five most costly diseases in the United States and can contribute to substantial absenteeism in the workforce. Fifty-seven percent of these claims come from baby boomers. Keep in mind, most employers will only pay 66% of net income when an employee is out on disability.
2. **Long Term Back Disorders:** Back disorders can be chronic. Years of wear and tear can cause problems with the nerves and spine, as well as degenerative discs. Inflammatory conditions such as rheumatoid arthritis and osteoarthritis are common in these claims. As health conscious as Americans have become, and as they seek healthy activities; i.e., running, biking, gym activities, etc., these activities may also be a contributor to long term back disorders.
3. **Long Term Injuries:** Commonly assumed to be the leading cause, injury falls third in the list of long-term causes and second in the list of short-term causes of disability. Accident insurance can help supplement expenses for common injuries. These supplemental policies may help with a percentage of bills by providing additional income.
4. **Long Term Cardiovascular:** Heart issues are becoming more prevalent in the U.S. They are the No. 1 cause of death, according to the American Heart Association, and the No. 4 cause of long-term disability.
5. **Long Term Joint Disorders:** Short and long-term disability claims for joint disorders and musculoskeletal issues have increased significantly over the past 10 years. People work longer and with advancing age, natural wear and tear on the body begins to take its toll.

Medical plans may reduce and/or eliminate some of the financial burden; however, bills still need to be paid. Payment Protect may help to eliminate some of the stress and financial burden. Ask your customer about their lifestyle, hobbies, likes and dislikes. This is just “basic” rapport building and conversation. You may discover that Payment Protection might be the right fit by providing the added protection for your customer should they experience a long-term disability.