

# Four Out of Five Disability Income Insurance Claimants are Satisfied With Their Policy

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<?xml version="1.0"?> Four Out of Five Disability Income Insurance Claimants are Satisfied With Their Policy  
WASHINGTON, June 5

WASHINGTON, June 5 /PRNewswire-USNewswire/ -- Four out of five disability income insurance claimants are satisfied with their policy, according to a new survey conducted by Harris Interactive on behalf of America's Health Insurance Plans (AHIP).

(Logo: <http://www.newscom.com/cgi-bin/prnh/20040830/AHIPLOGO> )

"Disability insurers are providing valuable income protection and innovative services that are helping to meet the needs of disabled workers," said Karen Ignagni, President and CEO of AHIP.

The survey of disability insurance claimants assessed their satisfaction with their policy and their experience filing a claim and receiving benefits. Overall, four out of five claimants (82 percent) said that they were satisfied with their disability income insurance policy. Specifically, claimants were satisfied with the process for filing a claim (81 percent), the promptness of the payments (79 percent), the responsiveness of the insurer (75 percent), and the overall communication from their insurer (71 percent).

Most claimants said they did not have any problems with the claims process, and for those that did, most had their problem resolved satisfactorily. The majority of claimants did not have problems getting paperwork filed (76 percent), getting approval for their claim (73 percent) or receiving disbursements (78 percent). More than four out of five (84 percent) said their problem had been resolved satisfactorily.

The vast majority of claimants (96 percent) said it is at least somewhat likely that they would have suffered financial hardship had they not received disability insurance benefits after suffering a disability. Two-thirds of claimants (67 percent) said it is very or extremely likely that they would have suffered financial hardship. Sixty-five percent said they would recommend disability income insurance to their family and friends.

"Most claimants say they would have suffered financial hardship had they not protected their income with disability insurance," said Humphrey Taylor, Chairman of *The Harris Poll*.

Many private disability insurance claimants also file for benefits from the Social Security Disability Insurance (SSDI) program. Disability insurance provides a vital financial lifeline while applicants wait for a final decision regarding their SSDI application. In addition, many disability insurers help individuals with the SSDI application process. The survey found that nearly eight out of ten (79%) disability insurance claimants who also received SSDI benefits said they were satisfied with their overall experience with the SSDI program.

"The survey highlights an opportunity for private disability insurers and the Social Security Administration to continue to work together to ensure disabled workers get the financial assistance they need," said Ignagni.

The survey also assessed claimants' knowledge of and experiences with some of the innovative programs insurers have implemented to assist disabled workers. Many were at least somewhat familiar with these programs, and of those who participated in them, most said they were satisfied with their experience. Four out of five (80 percent) said they were satisfied with the rehabilitation program they participated in; 78 percent were satisfied with the workplace accommodations; 70 percent were satisfied with the education benefits they received; 69 percent were satisfied with the return-to-work program they participated in; and 64 percent were satisfied with the support they receive to help start a business.

Of those who purchased individual disability income insurance, more than two-thirds (69 percent) said their motivation to purchase the plan was to provide their family with income should they become disabled and not able to work. Nearly half (47 percent) said that preserving their retirement savings in the event of a disability was a motivation for purchasing disability insurance.

Many adults who have received disability insurance benefits (68 percent) said they would go to an HR representative with their employer for information about disability insurance. About half (45 percent) would go

to an insurance agent, and 43 percent would turn to the internet for information. A quarter (26 percent) would go to a knowledgeable friend, colleague or family member and one in six (17 percent) would go to a financial advisor.

More information about this survey can be found at [www.YourIncomeAtRisk.org](http://www.YourIncomeAtRisk.org).

*America's Health Insurance Plans - Providing Health Benefits to More Than 200 Million Americans*

*Methodology: Harris Interactive conducted an online survey on behalf of AHIP between April 18 and 30, 2008 among a nationwide sample of 502 adults who indicated that they had received payments as a result of disability insurance claims sampled from the Harris Poll Online panel consisting of people who have agreed to participate in survey research projects. No estimates of theoretical sampling error can be calculated; a full methodology is available.*

SOURCE America's Health Insurance Plans

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