

Disability Insurance and COVID-19: Is It Covered?

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Without a doubt, the coronavirus pandemic has had an impact on everyone. This medical crisis has also created economic hardship as well. Numerous small businesses have had to close their doors due to the coronavirus and many people have found themselves without work. In some cases, people are unable to work because they have come down with COVID-19 themselves. One question that many people have is whether disability insurance covers them if they come down with COVID-19 and cannot work. There are a few points to keep in mind.

What Does Disability Insurance Cover?

The exact nature of disability insurance is going to vary from policy to policy. Therefore, everyone has to make sure they read the fine print on their insurance policies to understand what their disability insurance policy will cover and what the benefit is. Disability insurance is usually created to cover both injuries and illnesses. Therefore, in most cases, disability insurance should be able to cover people who are infected with coronavirus and are unable to work. At the same time, there are a few points to keep in mind.

Coverage Does Not Always Equal an Honored Claim

Just because someone has been infected with the coronavirus does not mean they are going to be able to file a successful claim. For disability coverage to apply, there has to be a medical reason why someone cannot work. Therefore, in some cases, social

quarantine, where states mandate that people have to work from home, do not necessarily qualify someone for disability benefits.

Furthermore, when it comes to long term disability insurance, some survivors who are poor lingering symptoms of COVID-19 might also not be covered if they are still able to work through these symptoms. On the other hand, severe symptoms such as fatigue, joint pain, and shortness of breath that prevent people from working might qualify them for a long term disability claim.

Elimination Periods of Long-Term Policies

One of the biggest hurdles when it comes to qualifying for long-term disability due to infection with the coronavirus has to do with elimination periods. The elimination period of a disability insurance policy is how long someone has to be unable to work for medical reasons before they can start receiving their benefits. Many long-term disability policies have an elimination period of at least 90 days. This means that these individuals may have to go for 90 days without work before their benefits will kick in.

Find the Best Long Term Disability Insurance Policy

If you are looking for help finding the best long-term standard disability insurance policy during the pandemic, then you need to rely on the trained professionals from [Specialized Disability Services](#). We will work with you to find a disability insurance policy that provides you with the right level of coverage. [Contact](#) us today to learn more about how we can help you!