



Disability Claims Review Reveals 2006 Continuing and Emerging Trends

The number of American workers experiencing a long-term disability continues to increase at a rate faster than the growth of the workforce according to a report recently released by the Council for Disability Awareness (CDA).

The *2006 Long-Term Disability Claims Review*, published annually by the CDA, determines continuing and emerging trends in long-term disability claims and is based on private and public claims data. This year's review revealed more than 500,000 individuals received long-term disability insurance payments from CDA member companies in 2006, resulting in claims payments in excess of \$7.2 billion – a 7.5 percent increase in payments made in 2005.

Coupled with these private payouts, the Social Security Disability Insurance (SSDI) program paid 6.8 million disabled workers a total of \$79.9 billion in 2006 – an 8.7 percent increase over payments made in 2005 and 105 percent more than the \$39 billion provided in payments to SSDI program beneficiaries 10 years ago.

“After reviewing both the private and public data, it is clear that America’s workers must better equip themselves to handle the possibility of a long-term disability and the financial consequences that may accompany it,” said Robert Taylor, president of CDA.

According to the review, the leading cause of long-term disability insurance claims continues to be musculoskeletal/connective tissue disorders – accounting for almost one-quarter of all new claims. Cancer and cardiovascular/circulatory problems remained the second and third most common causes of new disability claims. Accidents and injuries, often thought to be a major cause of claims, accounted for less than 8 percent of new long-term disabilities last year.

“CDA and its members are working hard to initiate a public dialogue that will increase disability awareness,” Taylor explained. “By informing American workers about causes of and trends in disability, we believe we can help increase their chances for financial security in the event a long-term disability strikes.”

More information about the *2006 Long-Term Disability Claims Review* is available on the CDA Web site, www.disabilitycanhappen.org. The site also offers information and tools to help workers and their families prepare for the potential financial consequences of a disability.

Visit the CDA Web site for more information: www.disabilitycanhappen.org