

The Sibley Report

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...valuable information to make your job and life easier! To suggest topics, please call Angela Veri, National Director of Customer Relations. Sibley & Associates is a national disability management firm with close to fifteen years experience, nearly 300 staff/consultants and advanced technology.

Is the client still disabled?

This is precisely the question answered by a Disability Insurer Examination (IE). When a client is referred for a Disability IE, he/she is currently receiving benefits because it was previously determined that he/she is disabled as a result of the subject automobile accident. The issue that the Disability IE addresses is whether the accident related disability is still present or has been resolved: "Is the client *still* disabled?"

In answering this question, the Disability IE determines if the client is still unable to carry on with his/her pre-accident activities, such as:

- Employment (re: eligibility for Income Replacement Benefits)
- Caregiving (re: eligibility for Caregiver Benefits)
- Activities of daily living (re: eligibility for Non-earner Benefits)

The Disability IE also determines if the disability is the result of the automobile accident. Regardless of the benefit category, or how long the client has been disabled, there must be a direct correlation between his/her inability to perform pre-accident activities and the impairment sustained in the accident.

As a guideline, if you feel that a client's disability no longer exists or that the disability is not the result of the accident and/or you feel it is appropriate to terminate benefits, a Disability IE is your best option.

When you next need to refer for a Disability IE, please refer to the attachment for an overview of the required documentation.

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