

Council for Disability Awareness Warns: 1 in 4 Workers Will Face Disability, Few Are Covered by Disability Insurance

New Data Underscores the Urgent Need for Long-Term Disability Coverage in U.S. Workforce

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/EINPresswire.com/ -- Most working Americans are dangerously underprepared for a serious illness that could take them out of the workforce for months or years. Despite the rising prevalence of chronic health issues, only a fraction of employees have the coverage needed to safeguard their income.

According to the U.S. [Bureau of Labor Statistics](#), just 35% of private industry workers had access to employer-sponsored long-term disability (LTD) insurance in 2020. The vast majority, nearly two-thirds, are left financially vulnerable if a medical condition prevents them from working.

"People insure their homes, their cars, even their phones, but they forget to insure the one thing that makes all of that possible: their income," says Jason Newfield, Esq., a nationally recognized disability attorney at [Newfield Law Group](#). "And by the time they realize the risk, it's often too late."

Even people who have health conditions may secure group Long Term Disability (LTD) under certain circumstances, even where a pre-existing condition causes the disability.

Common Illnesses, Uncommon Preparedness

The [Council for Disability Awareness reports](#) that:

- More than 1 in 4 of today's 20-year-olds will experience a disabling condition before they retire.
- Roughly 90% of disabilities stem from illnesses, not accidents or injuries.



- Despite these realities, 64% of Americans believe their personal risk is only 1% or 2%.

Common causes of long-term disability include cancer, heart disease, autoimmune conditions, and mental health disorders. These conditions do not discriminate by age or occupation and often arrive without warning.

According to the CDC, heart disease is the leading cause of death and disability in the U.S., while the National Cancer Institute estimates that nearly 40% of Americans will be diagnosed with cancer during their lifetime.

The Financial Reality of Losing a Paycheck

A 2023 study by LIMRA found that:

- 47% of U.S. adults would exhaust their savings in three months or less if their paycheck stopped.
- 66% live paycheck to paycheck, with little to no emergency cushion.
- The average disability claim lasts around 31.2 months (more than 2.5 years), according to Unum's 2022 Employer Insights Report.

"We see it every day," says Newfield. "People who've worked hard their whole lives suddenly find themselves unable to earn and then denied by their insurance carriers. LTD insurance is only part of the equation. Understanding your rights and having legal guidance is just as important."

Know Your Coverage, And Your Rights

Jason Newfield and his team at Newfield Law Group have spent decades helping individuals nationwide secure the benefits they're entitled to under long-term disability policies especially when claims are denied or delayed.

Newfield advises workers to:

- Review employer-provided LTD policies carefully for coverage limits and exclusions
- Consider supplemental or private LTD policies, especially for high-earning professionals
- Take action early when filing a claim to avoid administrative pitfalls
- Seek experienced legal help if a claim is denied, underpaid, or mishandled by insurers

"The fine print can make or break your case. Our role is to hold insurance companies



Jason Newfield Esq.

accountable and ensure people receive the income protection they've been promised," says Newfield

Sources:

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CDC – Heart Disease Facts: <https://www.cdc.gov/heartdisease/facts.htm>

National Cancer Institute – Cancer Statistics: <https://seer.cancer.gov/statistics/>

Unum 2022 Employer Insights Report: <https://www.unum.com/employers/insights/employer-insights-report-20>

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