

WHY DISABILITY CLAIMS GET DENIED

TOP REASONS + HOW TO PROTECT YOUR CLAIM



Most Disability Claims Are Initially Denied

But knowing why can help you win.

Top 5 Denial Reasons

POLICY DEFINITION NOT MET	Problem: "Can't prove inability to do specific job duties"	Solution: "Match limitations to exact job requirements"
PRE-EXISTING CONDITIONS	Problem: "Condition treated before policy started"	Solution: "Understand your policy's look-back period"
INSUFFICIENT MEDICAL EVIDENCE	Problem: "Doctor says 'disabled' but no objective proof"	Solution: "Get MRIs, FCEs, detailed physician reports"
MISSED DEADLINES	Problem: "Late paperwork = automatic denial"	Solution: "Track all dates, request extensions early"
INCONSISTENT EVIDENCE	Problem: "Social media contradicts disability claims"	Solution: "Be careful what you post online"

This article examines 5 additional reasons disability claims are denied, including lack of continuous treatment, surveillance and social media monitoring, biased independent medical examinations, flawed vocational assessments, and mental health benefit limitations.

The Three Hurdles



Policy Requirements
Meet clear definition of disability



Medical Evidence
Prove condition prevents ability to work



Occupational Impact
Show you can't do your specific job

Critical Protection Tips

GET DOCTOR SUPPORT

Detailed reports linking condition to job limitations

FOLLOW TREATMENT

Consistent care shows you're trying to get better

KNOW YOUR DEADLINES

Missing deadlines can cost you everything



Insurers Look For Reasons to Deny

- Social media monitoring
- Surveillance videos
- Biased medical exams
- "Independent" Medical Examiners
- Technical paperwork errors

What If You're Denied?

APPEAL



You have 180 days (usually)

STRENGTHEN CASE



Add new medical evidence

GET LEGAL HELP



Attorney can improve odds

[Claim Denied? Get Expert Help](#)

[Schedule Consultation](#)