

Louisiana Disability Law



8 specific **actions** to take before filing your disability claim (plus 1 you shouldn't)

A Special Report by

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Your fight for long-term disability benefits begins before you even file your claim. Because of this, you should take specific actions to help your claim have the best chance for approval. They are:

- 1) **READ** your long-term disability policy
- 2) **TALK** to your doctor about your anticipated long-term disability claim
- 3) **ASK** your employer for your full job description and **READ** the Dictionary of Occupational Titles to understand what your occupation entails
- 4) **MAKE** a household budget using the percentage of income available to you under your policy
- 5) **BUY** a notebook and start a journal of how your life is impacted on a daily basis
- 6) **INFORM** at least one person close to you of your possible claim and **ASK** them to document changes they notice in you
- 7) **REQUEST** your medical records from all care providers and **REVIEW** them for accuracy and support
- 8) **DO NOT STOP** working until you have at least done 1, 2, 3, 4, and 7
- 9) **HAVE** faith, hope, and patience

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The long-term disability benefits process is long and difficult. Many claimants fall prey to the disability company tactics. Don't be one of those. Know what's going on.

If you are trying to obtain long-term disability benefits, consultation with a knowledgeable attorney can help you decide whether or not you are qualified for benefits under your long-term disability policy and if any problems need to be addressed.

Please call me at or write to me at **loyd@louisianadisabilitylaw.com** if you are faced with applying for long-term disability benefits the first time or if you have been denied or taken off of your long-term disability benefits because you do not have to fight this battle alone.

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I was first drawn into the fight for long-term disability benefits when I fought for the reinstatement of benefits for a good client. While the battle there was against a disability company, I learned that the same battles are fought to gain Social Security Disability benefits. The disability company made their determination although my client had a significantly deteriorated condition after having brain cancer, brain surgery, radiation and chemotherapy.

I learned that whether you are seeking SSDI or long-term disability benefits under an insurance plan, you face an uphill battle. What I learned along the way about how disability determinations were made really made me cringe. People were doing the right thing in life — working hard, raising good families, paying bills — but when they became sick or were injured, the protection they needed was not there. I decided that I needed to focus my abilities on helping you fight for the benefits you desperately need.

I am a bayou boy from Bayou Gauche, Louisiana. I have an environmental engineering degree from LSU and a law degree from Tulane. I love Louisiana despite its faults and am proud to be a part of New Orleans' recovery. I am a Christian family man with two beautiful children and a loving wife. I want to help you.

I welcome the opportunity to help you in your fight. Please give me a call or write me at loyd@louisianadisabilitylaw.com

*Loyd J. Bourgeois, Jr.
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