



America's Health
Insurance Plans

The Impact of Disability Income Protection Coverage on Working Americans

May 2017

Methodology

- Global Strategy Group, on behalf of AHIP, conducted an online survey of 500 disability income insurance beneficiaries who received income payments within the last 10 years.
- The survey was fielded from April 20-25, 2017 and respondents broke out as follows:
 - 414 received benefits from short-term coverage offered through an employer
 - 166 received benefits from long-term coverage offered through an employer
 - 102 received benefits from long-term coverage purchased on their own
- Global Strategy Group has taken care to ensure the surveyed population is geographically and demographically representative of the insured population generally.

Key Findings

- Beneficiaries of disability income insurance benefits are overwhelmingly satisfied with their plans and insurer interactions.
- The benefits of disability insurance are both near-term and long-term, regardless of your plan:
 - Both long-and short-term disability plans play a key role in preventing near-term financial hardship, allowing beneficiaries to continue providing for themselves and their family.
 - By enabling beneficiaries to maintain their standard of living, most were able to preserve their long-term financial security by avoiding depletion of their savings or debt accumulation.

The Highly-Rated Disability Income Insurance Experience

Across all private disability insurance plans, nearly all beneficiaries were satisfied with their experience

Overall, how would you rate your satisfaction with...

Satisfied

Neutral

Dissatisfied

Short-term
through
employer

89

5

6

Long-term
through
employer

86

5

9

Long-term
purchased

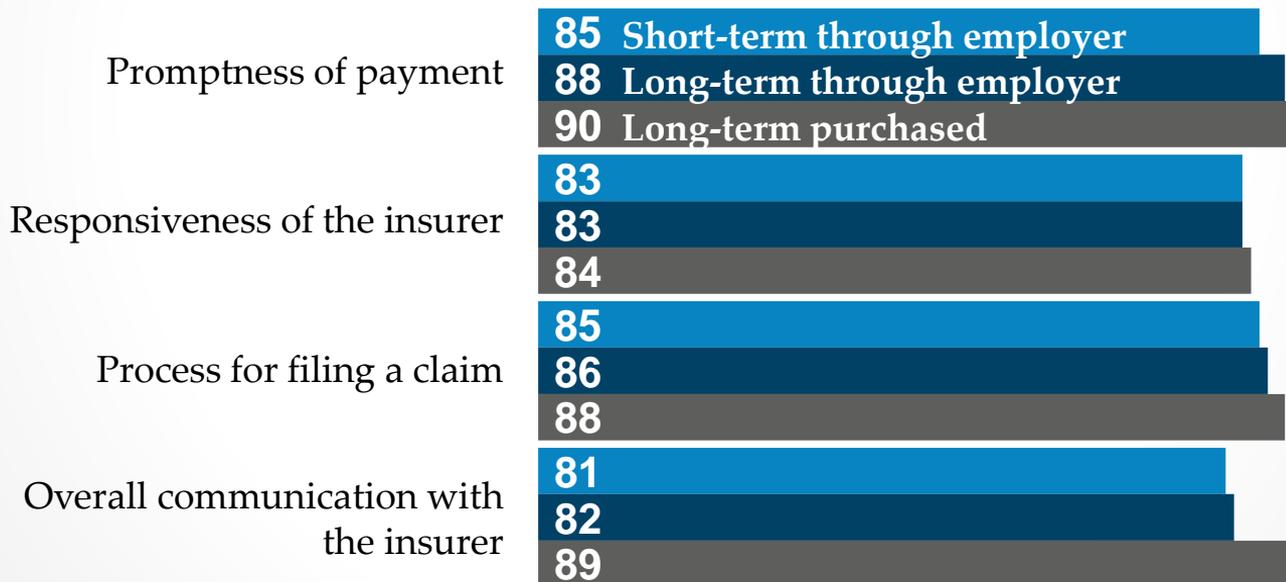
89

7

4

This broad satisfaction extends to all aspects of interaction with their insurer

Please rate your satisfaction with each of the following (showing % satisfied)



Beneficiaries say the benefits process was clearly explained to them and that they felt heard by their insurer

Please indicate whether you agree or disagree with each statement:



Safeguarding Against Short-Term Shocks

Disability insurance protected recipients from financial hardship and gave them peace of mind

Please indicate whether you agree or disagree with each statement:

Agree

Disagree

IF PURCHASED LONG TERM DI:
DI was a valuable investment that protected me financially

87

7

6

My DI payments helped me get through a difficult time

86

10

4

DI payments gave me peace of mind while I was disabled

82

10

8

DI payments helped me maintain my standard of living

75

11

14

IF EMPLOYED: My DI insurer helped me get back to work

59

27

14

Moreover, disability income insurance allowed recipients to provide for their families, despite their disability

Please indicate whether you agree or disagree with each statement:

Agree

Disagree

IF APPLIED FOR DI DUE TO PREGNANCY: DI allowed me to spend more time with my newborn child after my pregnancy



DI allowed me to continue providing for my family while I was disabled



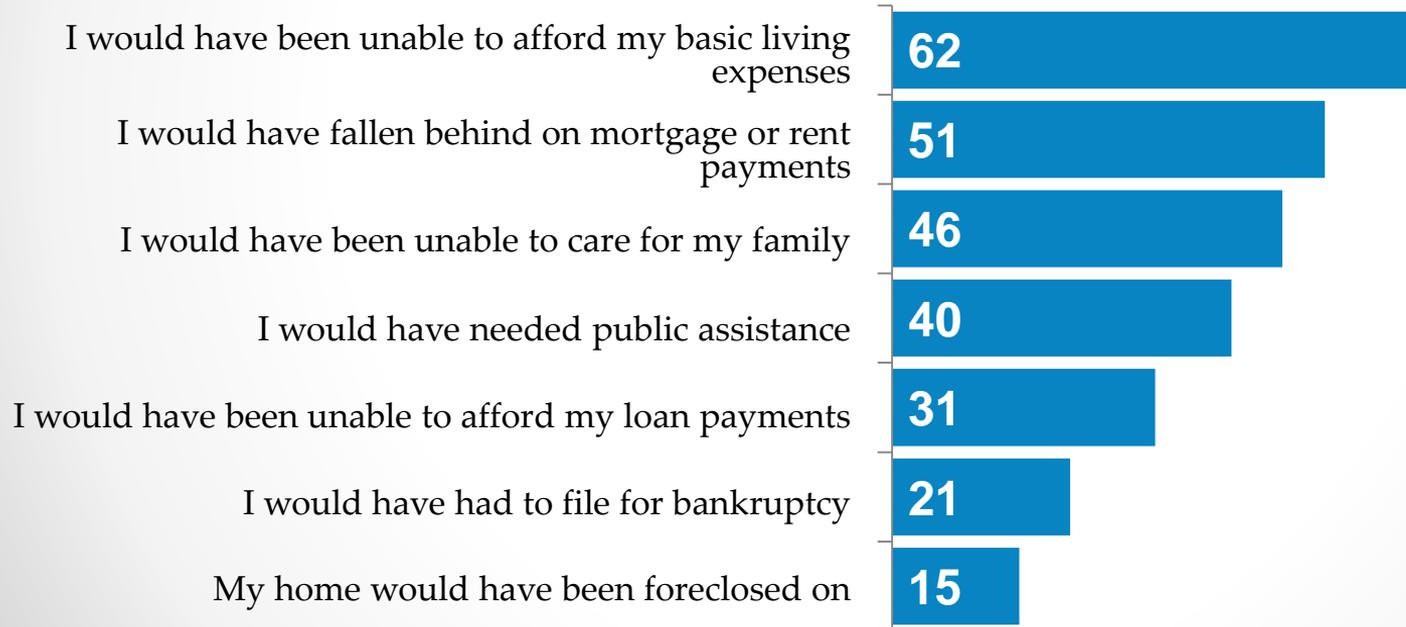
Without disability insurance, most beneficiaries say they would have experienced financial hardship

How likely is it you would have experienced financial hardship without your DI payments?



Nearly half say they would have been unable to provide for their family, many by falling behind on their mortgage or rent, or through their inability to afford basic expenses

Which of the following do you think you would have likely experienced without your DI payments?



Preserving Long-Term Financial Security

The income provided to beneficiaries allowed them to preserve their long-term financial security

Please indicate whether you agree or disagree with each statement:

Agree

Disagree

Without my disability income payments, I would be worse off financially today



Disability income payments helped me preserve my long-term financial security



Without DI, many would have relied on immediate fixes with long-term consequences such as tapping their savings and retirement accounts or accruing debt and interest

Would you have relied on any of the following to cover your living expenses if you had not been covered?

