

# Exploring The Role Of Disability Income Insurance In Claimants' Lives

April 25, 2019  
Washington, DC

# Methodology

- Global Strategy Group, on behalf of AHIP, conducted an online survey of 517 private disability income protection claimants who received disability income payments within the last 10 years.
- The survey was fielded from March 21<sup>st</sup>-April 3<sup>rd</sup>, 2019 and respondents broke out as follows:
  - 436 received benefits from short-term disability insurance offered through an employer
  - 180 received benefits from long-term disability insurance offered through an employer
  - 91 received benefits from long-term disability insurance purchased on their own
- Surveyors took care to ensure that the geographic and demographic divisions of this population are properly represented by the survey's respondents.

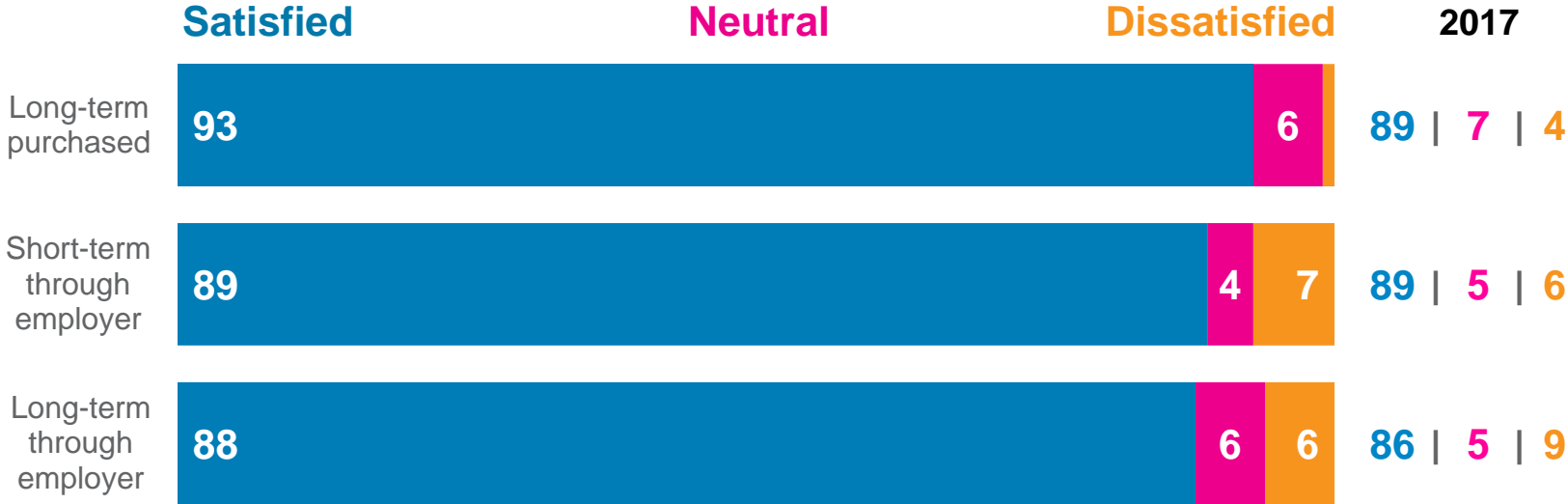
# Key Findings

- Disability income protection claimants remain highly satisfied with their coverage, regardless of whether they qualify for short-term or long-term assistance.
- Not only are claimants satisfied with the financial benefits, they also have positive feelings regarding their interactions with insurers.
- By providing income while they were disabled, claimants say that disability income insurance gave them peace of mind and provided them with short-term financial security. Disability income protection also ensured that claimants could provide for their families.
- Disability income protection also provided long-term financial benefits. It prevented claimants from taking financially damaging actions to meet everyday living expenses, such as taking on debt or drawing from savings accounts.

# The Highly-Rated Disability Income Insurance Experience

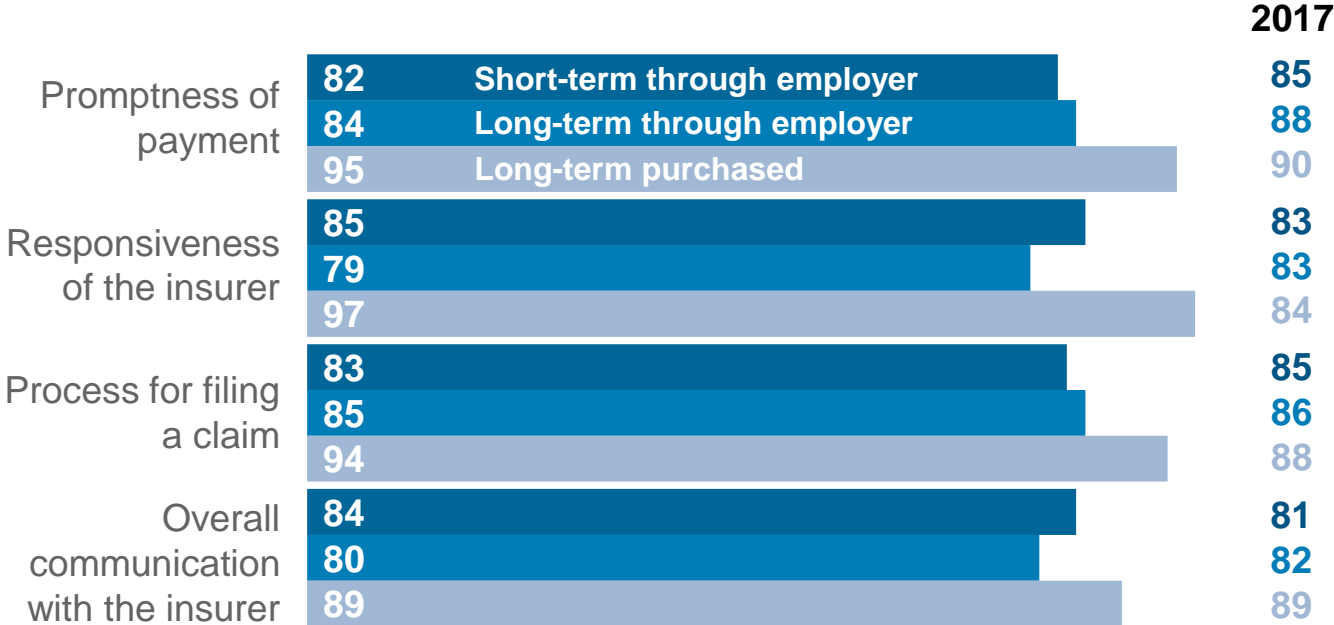
# Satisfaction has remained high with all disability insurance plans since 2017

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



# Claimants' continued satisfaction extends to the specifics of their interactions with insurers

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



# Claimants say insurers make the payment and claims process clear, and they feel heard

Please indicate whether you agree or disagree with each statement:



# Safeguarding Against Short-Term Shocks



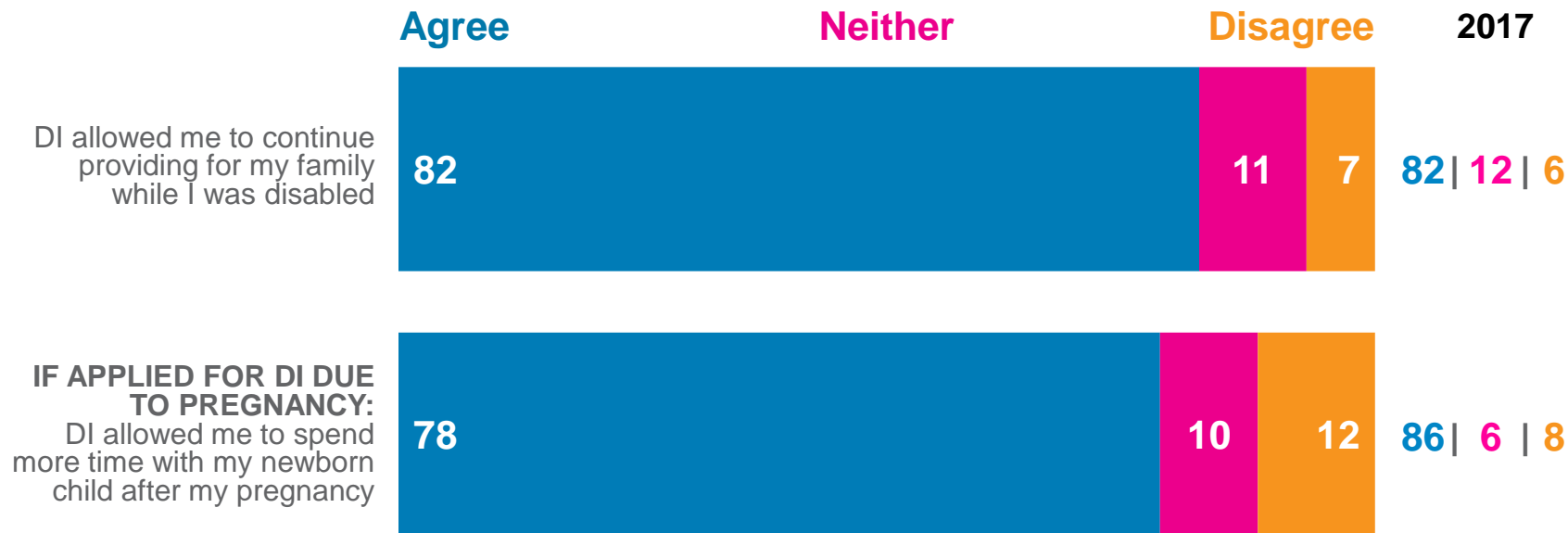
# Disability income protection claimants value the financial protection it provides – and it relieved a burden for them

Please indicate whether you agree or disagree with each statement:



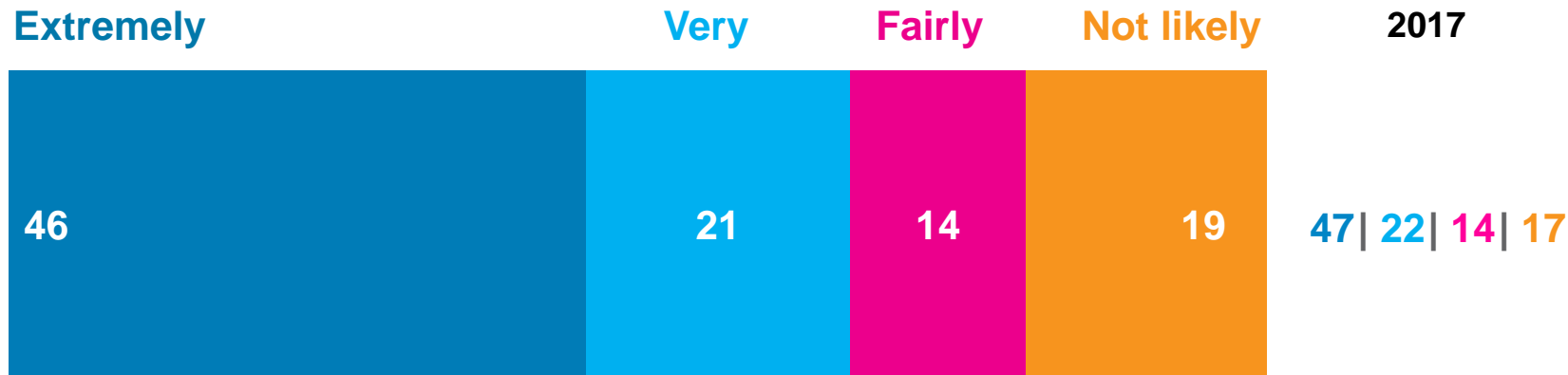
# This protection also allowed claimants to provide for their family members

Please indicate whether you agree or disagree with each statement:



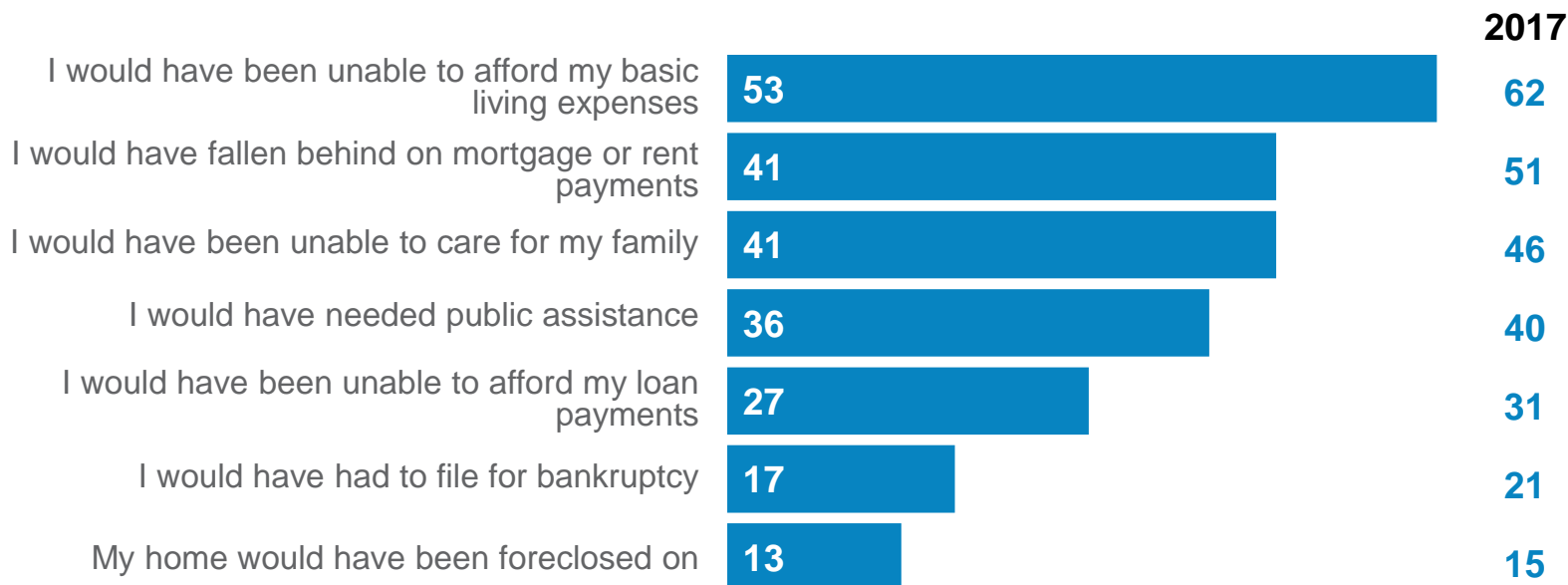
# Most say that without their disability insurance, they would have experienced financial hardship

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



# More than half say they likely would have been unable to afford their living expenses without DI

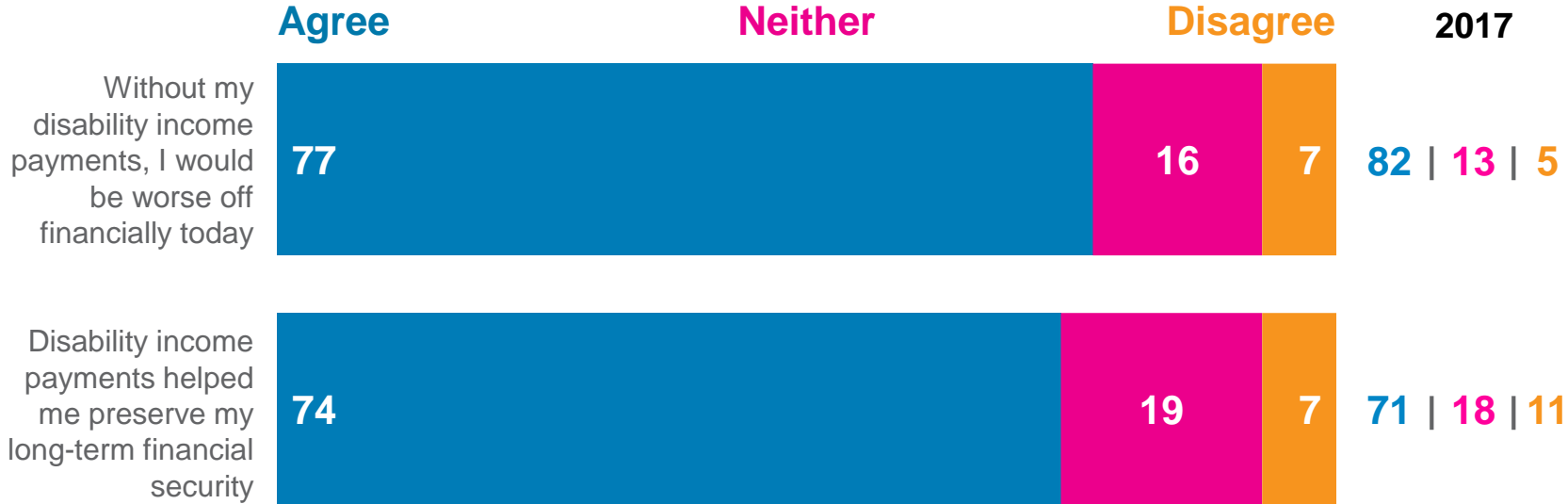
Which of the following do you think you would have likely experienced without your DI payments?



# Preserving Long-Term Financial Security

# Disability income ensured that claimants could remain financially stable long-term

Please indicate whether you agree or disagree with each statement:



# DI ensured that recipients didn't have to take financially damaging measures just to meet living expenses

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

