

Invisible Illnesses and Disability Insurance

A Wholesaler Learns a Sad Lesson

By Anna Bowden, *Crump Disability Insurance Wholesaler*

Invisible disabilities and chronic illnesses present an additional challenge for individuals in their working years. While these illnesses may not be visible to others around them, they can profoundly impact a person's ability to work and maintain their livelihood.

Rheumatoid arthritis (RA), multiple sclerosis (MS), fibromyalgia, mental illnesses, and various other types of chronic conditions often lack obvious outward symptoms. At times, these illnesses progress slowly, leaving sufferers uncertain of when or if the condition might significantly impact their lives. Yet, more often than not, it does so unexpectedly. It is surprising how quickly life can change without warning and never again be the same.



10% of people in the U.S. are estimated to have a medical condition that could be considered **a type of invisible disability**.¹

Each year, many people receive diagnoses for these types of invisible illnesses. For instance, the Arthritis Foundation reports that 1.5 million Americans struggle with RA. At the same time, the National Center for Biotechnology Information indicates that over 2 million people worldwide have MS. Unfortunately, several years ago, I found myself among those diagnosed. I ask myself almost daily, "Why didn't I purchase a personal disability insurance (DI) policy when I could?"

¹ [Definition, Types and Models of Disability: Disabled-world.com](https://www.disabled-world.com/definition/types-and-models-of-disability/)

A Diagnosis Can Change Everything In an Instant

I will never forget the day I knew I had RA before my official diagnosis. I was making the 3.5-hour drive home from seeing my mom for Thanksgiving and enjoying listening to football games on satellite radio. Out of nowhere, I felt the most excruciating pain in both of my feet. The pain was so intense it felt like my bones were breaking. Within days, I could not walk. I could not get up by myself. Nighttime was the worst. I feared going to sleep because when I woke up, my body felt as if it had permanently stiffened, and the initial movements of getting out of bed caused excruciating pain.

It took many years filled with numerous trials and errors with different medications and dosages to get to the place where I am today, functioning as well as expected. Surprisingly enough, I worked through all of this. How could I not? As a single mom, I cannot cover living expenses for myself and my children with only 50% of my paycheck. If I had purchased DI, I could have minimized the financial stresses that undoubtedly exacerbated my symptoms, consequently increasing my pain throughout those trying years. Since then, I have developed a few other conditions on top of RA, making me now completely uninsurable. If I had purchased DI coverage when I had the chance, it would have provided at least some financial, if not physical, comfort and reassurance.



Over **50% of adults** with **arthritis** are in their **working years**, ages 18-64.²

Bottom Line

In my profession as a disability insurance wholesaler, I have seen countless clients who apply for DI and are unable to obtain coverage because they have a disqualifying illness or injury. So why didn't I take the advice that I preach each day? I guess I was like most people—I thought I had more time and didn't think something would happen to me. But now, living with my diagnosis (and despite medication) I work through pain every day, hoping it doesn't consume me too much in the future that I would need to go on disability. I have employer-sponsored disability insurance. However, group plans have a monthly benefit cap that can further limit what individuals can receive, so it only allows for a 50% replacement of my income—and that amount will be even less after tax obligations.

I have to live with my decision not to purchase DI. However, as a professional working in the disability insurance industry, I feel fortunate that I can help educate financial professionals and clients to make informed decisions and secure valuable protection against the risk of being unable to work due to a disability. Discussing personal disability insurance isn't about dwelling on worst-case scenarios but proactive financial planning. It is a vastly misunderstood product yet one of the most needed. Contact your Crump team today to learn how to narrow this coverage gap for your clients and help them protect their ability to earn an income.

Contact your Crump Disability Solution Center
at 800.582.7785, option 2 or disupportcenter@crump.com.



²[Working When You Have Arthritis. Arthritis.org](https://www.arthritis.org/working-when-you-have-arthritis)