

# HOW TO HIRE YOUR DISABILITY INSURANCE ATTORNEY

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EVERYTHING YOU NEED TO KNOW ABOUT  
CHOOSING A DISABILITY INSURANCE ATTORNEY



**DABDOUB LAW FIRM**  
DISABILITY INSURANCE & ERISA ATTORNEYS

## I. ABOUT THE AUTHOR



*“When you spend every day of your legal career committed to one area of the law, you become really good at it.  
And when you become very good at what you do, you do it with great success.”*

— Edward Dabdoub

Edward first represented a man suffering from chronic pain while in law school whose disability benefits were wrongly terminated. Edward won back his disability benefits. With that experience, he saw firsthand how his work positively impacted someone’s life. From that day, he decided to dedicate his legal career to helping people who were too sick or injured to work and to hold insurance companies accountable to the promise to pay disability benefits if the insured became disabled.

**Dabdoub Law Firm** was built for the sole purpose of helping people get their disability benefits from insurance companies. The firm never represents insurance companies.

Led by nationally recognized attorney, Edward Dabdoub, the attorneys and staff at Dabdoub Law Firm spend every day fighting for their clients’ disability insurance benefits.

The firm handles disability insurance claims at any stage, including:

- Filing an initial claim for short-term and/or long-term benefits
- Preparing and submitting an appeal to the insurance company
- Litigating cases in federal court
- Managing a claim with the insurance company

Our attorneys have successfully handled some of the most unique and complex disability insurance cases. We have experience dealing with rare medical conditions, or ones that are difficult to prove as disabling, including:

- Chronic Pain
- Chronic Fatigue Syndrome (“CFS”)
- LONG Covid

- Fibromyalgia
- Chronic Migraines
- Multiple Sclerosis

The firm has litigated and won many disability insurance lawsuits involving complex legal issues and complicated medical conditions. Important lawsuit wins include a victory for a liver transplant surgeon and a former NFL player.

Since its inception many years ago, Dabdoub Law Firm has grown into a prominent disability insurance law firm with a record of winning disability insurance claims, appeals, and lawsuits.



## II. INTRODUCTION

Facing a disability insurance claim is difficult. You are already dealing with life-altering medical conditions, unable to continue working, and facing financial hardship. Now you must deal with an insurance company asking lots of questions and requesting you fill out multiple forms—or worse, denying your claim.

The reality is disability insurance is a complex area of the law. Dealing with an insurance company in a disability claim can be frustrating and confusing. The fight to get your disability benefits is not a fair fight. Insurance companies have endless resources. Knowing what to do to protect your right to disability benefits will be crucial when facing an insurance company.

The goal of this handbook is to shed light on the importance of having an expert on your side and how to choose the right attorney for your case.

## III. WHY DO I NEED A DISABILITY INSURANCE LAWYER?

A common question we are asked when speaking with potential clients is: “Can’t I do this on my own?”

The answer is simple and always the same. Sure, you can handle your claim or appeal to the insurance company on your own. But why would you want to do that and risk making a mistake?

If you have a broken bone, would you go to your primary care doctor for surgery or would you seek out a specialist, like an orthopedic surgeon?

The same is true in law – if you have a specific legal issue, would you go to just any lawyer or would you seek the experts in that practice area?

Disability insurance and ERISA are complex areas of the law. You need an expert in this practice area. You want an attorney who not just understands the complexity but is willing to go toe to toe with the insurance companies for you.

There may be several attorneys who practice in this area of law, but only a few who are experts in it. To separate the other attorneys from the experts, this the question you should ask any lawyer you are considering hiring for your disability insurance claim:

**“How many cases have you taken to judgment and won?”**

The answer to that question will tell you whether they are serious about this practice area or move cases along to settle for cheap.

Things to consider when deciding whether to hire a disability insurance attorney.

1. Disability Insurance Attorneys Understand the Claim Process

A well-versed disability insurance attorney will prepare you every step of the way, from your first conversation with your employer to how to speak with your doctor about supporting your disability and will handle all correspondence and communication with your disability insurance company.

The goal is to set up your claim for success. As disability insurance attorneys, it is often the case that we step into a claim and have to fix problems or refocus the narrative of the claim because a form was not completed properly, the correct records were not provided, or a claim interview went wrong.

For example, it is becoming more common for insurance companies to conduct online searches, including social media searches, of claimants and deny or terminate benefits based on what they see online. These are issues that can appear detrimental for your claim but with the right guidance and legal arguments coupled with good evidence demonstrating disability, your claim can live on.

When you submit a disability insurance claim, everything you submit and everything you say will be documented. An experienced disability insurance attorney will assist you with every aspect of your claim and review all forms and documents before it is submitted to the insurance company. The attorney will also review your doctor’s forms to ensure it is completed properly before they go to the insurance company.

2. Disability Insurance Attorneys Know the Legal Process

Disability insurance law and ERISA are complex and complicated areas of the law. At a minimum, ERISA requires claimants and insurance companies to adhere to strict deadlines, provide specific information and follow a detailed process.

Failure on the claimant’s part to comply with the timelines and deadlines can preclude them from pursuing the claim in court.

Failure by the insurance company to stick to their deadlines can weigh in favor of the claimants, if handled properly. But many disability insurance companies do not handle claims aggressively and take advantage of the missed deadlines by insurance companies.

Disability insurance attorneys who specialize in this practice area will know how to manage the claim and deadlines and take advantage of any mishap by the insurance company. Having that legal knowledge and understanding of how the claim process works should be used in your favor.

### 3. Disability Insurance Attorneys Understand How Insurance Companies Operate

Insurance companies are notoriously difficult to deal with. As for-profit companies, they do not have the claimant's best interest in mind but rather their own financial gain. During the claim process, including appeals, insurance companies will request lots of information—some necessary and some not. They may request you attend an in-person examination or participate in an interview.

A disability insurance attorney will navigate all this for you. If there is a request for unnecessary documentation, they will respond and push back on the request. If there is a request for an in-person examination, they will navigate the necessity of it and potentially send you to their own examination.

### 4. Most Disability Insurance Attorneys Work on Contingency Basis

Most disability insurance attorneys take cases on a contingency fee basis. This means their fee is contingent upon recovering benefits. They are paid a percentage of the benefits they recover. If no benefits are recovered, then the attorney is not paid.

An attorney who specializes in this practice area will have the expertise and experience to get disability insurance benefits paid.

## IV. FACTS ABOUT DISABILITY YOU SHOULD KNOW

- Nearly 400,000 Americans become totally disabled each year.
- Over 8 million adults have a disability that prevents them from working.
- 1 in 4 people can expect to be out of work for at least a year before they reach retirement age due to a disabling condition<sup>1</sup>
- Most common conditions for long term disability claims include<sup>2</sup>:
  - Musculoskeletal disorders (27.6%)
  - Cancer (15.0%)
  - Injuries such as fractures, sprains, and strains of muscles and ligaments (12.0%)
  - Mental health issues (9.3%)
  - Circulatory (heart attack, stroke) (8.2%)

The statistics are scary, but it is good to be prepared knowing the possibilities. If you find yourself in a position where you can no longer work due to a sickness or injury, you need to be prepared and have the best advocate on your side.

## V. HOW TO CHOOSE THE RIGHT DISABILITY INSURANCE ATTORNEY

If you have a medical condition, sickness or injury that is preventing you from working, you are probably wondering what do I do now?

- *Where do I start?*
- *Who do I speak to first?*

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<sup>1</sup> <https://disabilitycanhappen.org/disability-statistic/>

<sup>2</sup> <https://disabilitycanhappen.org/disability-statistic/>

- *What forms must I complete?*
- *How do I talk to my doctor about my disability claim?*

The first step you should take is speaking with a disability insurance attorney. An experienced attorney will walk you through each of these questions and help you navigate every step of the way.

You do not want to be in the face of a claim or appeal denial wishing you had done more or done things differently. When deciding which disability insurance attorney to choose for your case, consider asking the following questions:

1. What is your track record of success?
2. Can you provide the court orders for cases you have won in court?
3. How familiar are you with my medical condition?
4. What are your fees?
5. What is my role in the case?
6. How long do you think the process will take?
7. What costs can I expect to incur in addition to the attorney's fees?

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Dabdoub Law Firm is a firm built for the sole purpose of representing people in their fight for disability insurance benefits. Each attorney in the firm focuses solely on this area of the law. We have handled claims against every major insurance carrier involving a wide variety of common and unique medical conditions. We know the tactics of each insurance company and how to handle them.

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