The Truth About Disability Insurance: 4 Myths That Could Cost Your Clients

Unfortunately, many people never purchase disability insurance because they believe one of these common myths.

Myth #1: *"Disability insurance only covers freak accidents."*

The Reality:
More than 90% of long-term disabilities are caused by illnesses—not accidents. Cancer, heart disease, strokes, neurological disorders, diabetes, and other medical conditions are far more likely to keep someone from working than a dramatic accident. The greatest risk isn't always something unexpected on the road—it's often a diagnosis no one saw coming.

Myth #2: *"My job isn't dangerous enough."*

The Reality:
You don't need a dangerous occupation to become disabled. Whether your client works in construction, teaches school, manages an office, practices medicine, or works remotely from home, illnesses can impact anyone. A desk job doesn't protect someone from cancer treatments, chronic illness, surgery recovery, or mental health conditions that make it impossible to perform their occupation.

Myth #3: *"The government will take care of me."*

The Reality:
Many people assume Social Security Disability Insurance (SSDI) or workers' compensation will provide all the protection they need. Workers' compensation only covers injuries or illnesses that occur because of work. SSDI has a very strict definition of disability, and many applicants are denied benefits on their first application. **Relying solely on government programs can leave significant income gaps when families need financial stability the most.**

Myth #4: "I already have disability insurance through work."

The Reality:
Employer-sponsored group disability coverage is valuable—but it's often only part of the solution.
Many group plans: Replace only about 60% of base salary, have monthly benefit caps that may not fully cover higher earners, may result in taxable benefits if the employer pays the premium, usually end when employment ends. For many clients, an individual disability insurance policy can help fill those gaps and provide portable protection that stays with them throughout their career.

At NCDI, we're here to help. Please email us at 3mark@northcentraldi.com.