When “Disabled” Doesn’t Mean What You Think It Means

Understanding own-occupation versus any-occupation disability coverage before you need it

Key Highlights

- **The odds are higher than most dentists assume. Roughly one in four dental professionals will collect disability benefits at some point before retirement, and most claims involve temporary conditions.**
- **Not all disability policies define “disabled” the same way, and that definition, more than the premium, determines whether a claim actually gets paid.**
- **For dentists, whose income depends on fine motor control, a true own-occupation definition can be the difference between full income replacement and no benefit at all.**

Picture a dentist in her mid-30s, a few years into practice ownership, who plays in a competitive rec league on weekends. A hard fall during a Saturday tournament results in a fractured wrist and torn ligaments. Surgery, a cast, months of physical therapy. Nothing life threatening, but for several months she cannot hold a handpiece, scale a tooth, or safely administer an injection.

She assumed her disability policy would simply step in and replace her income while she recovered. Instead, her broker had to walk her through the fine print, because the answer depended entirely on how her policy defined “disability.”

That’s a conversation worth having before an injury forces it, not after.

More common than most dentists assume

Musculoskeletal pain isn’t a rare occupational hazard in dentistry, it is closer to universal. A systematic review of the dental literature found musculoskeletal pain prevalence among dental professionals ranging from 64% to 93%.[1] Add in the ordinary risks of an active life, sports injuries, car accidents, a bad fall, and it becomes clear why roughly one in four dental professionals will collect disability benefits at some point before retirement, according to American Dental Association data.[2] Most disability claims involve temporary conditions, with the clinician back at work within about a year.[3] But “temporary” can still mean months of lost income at a critical point in a career, and a young associate or new practice owner rarely has the cash reserves to absorb that gap without help.

Two very different definitions of “disabled”

Not all disability insurance is built the same way. The distinction that matters most for dental professionals is how a policy defines disability in the first place.

Any-occupation coverage considers you disabled only if you’re unable to perform any job you’re reasonably qualified for by education, training, or experience, not just dentistry. If you could still earn a living another way, even one that pays far less, your claim may not be approved.

Own-occupation coverage looks specifically at your ability to perform the substantial duties of your own profession. If an injury or illness prevents you from practicing dentistry, a true own-occupation policy can still pay full benefits, even if you’re capable of teaching, consulting, managing a practice, or working in an unrelated field.

For a profession built on fine motor control and precision, that distinction is not a technicality. A hand injury that limits grip strength or coordination might not stop someone from working at all, it just stops them from working as a dentist.

Watch for the “dual occupation” trap

Practice owners face an additional wrinkle. If a clinician spends part of their time on management, some insurers argue that because the administrative side of the job is untouched by the injury, the claimant isn’t fully disabled, even though they can no longer treat patients.[4] This is sometimes called the dual occupation defense, and it is one more reason to read a policy’s exact language rather than assume coverage will work the way you expect.

A closer look at "modified" and "medical-occupation" definitions

Another detail worth watching is that not every policy falls neatly into the any-occupation or own-occupation camp. Some use modified own-occupation language, which may reduce or eliminate benefits if you're able to earn income in another role. Others use medical-occupation definitions designed for healthcare professionals, but those definitions can vary significantly from one carrier to the next. The lesson is simple: focus less on the label and more on the contract language that determines whether a claim gets paid.

Before you buy, or renew, ask the right questions

- **Does my policy use a true own-occupation definition, or a modified version that reduces benefits if I can work in any capacity?**
- **How does the policy treat time spent on practice management versus clinical work?**
- **What happens if I can still perform some, but not all, of my duties?**

These are quick conversations to have with your broker, and they are far easier to have now than in the middle of a recovery.

The takeaway

Most dentists will never need to file a disability claim. But the ones who do will be glad they understood their coverage long before they needed it. Just as we tell patients that prevention beats treatment, the same logic applies to protecting your income. Read your policy. Ask what "disabled" actually means under its terms.

If you'd like a second set of eyes on your current policy's definition of disability, our WV exec Elizabeth Holmen works with dental professionals across the appalachia every day and is happy to help.

Elizabeth Holmen

Account Executive

RK Tongue Co. Inc.

4940 Campbell Blvd., Ste. 200 Nottingham, MD 21236

Direct/Text/Fax: 410-752-4012

eholmen@rktongue.com www.rktongue.com

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