

## 2014 CDA Long Term Disability Claims Survey Disability Claims by Diagnosis

See appendix for a description and examples of each diagnosis.

Claim Diagnosis Category	% of New and Existing LTD Claims			
	2012		2013	
	New*	Existing*	New*	Existing*
Musculoskeletal/Connective Tissue	28.7	30.8	28.6	28.7
Nervous System-Related	7.5	14.4	7.7	15.2
Cardiovascular/Circulatory	8.5	12.2	8.7	12.4
Cancer and Neoplasms	14.6	8.8	15.1	9.1
Mental Disorders	8.9	7.6	8.3	7.7
Injuries and Poisoning	10.2	7.6	10.3	7.7
Respiratory System	2.1	2.9	2.3	3.0
Infections and Parasitic Diseases	2.2	2.7	1.9	2.9
Symptoms, Signs and Ill-Defined	2.9	2.8	2.8	2.7
Digestive System	2.7	2.3	2.6	2.4
Genitourinary System	2.1	2.1	2.1	2.2
Endocrine, Nutritional and Metabolic Diseases and Immunity Disorders	1.3	2.1	1.3	2.2
Complications of Pregnancy and Childbirth	6.0	1.4	5.9	1.7
Skin and Subcutaneous Tissue	0.7	0.8	0.8	0.8
Congenital Anomalies	0.5	0.7	0.5	0.7
Blood and Blood-Forming Organs	0.2	0.3	0.2	0.3
Other	0.9	0.5	0.9	0.3
<b>Total:</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

\* "New" claims are those approved in the survey year; "existing" claims are ongoing but were approved in prior years.

## Common Terms and Examples of Disability Claims Diagnoses

Claim Diagnosis Category	Lay Language Description	Specific Examples
Diseases of the Musculoskeletal System and Connective Tissue	Muscle, Back and Joint Disorders	Arthritis, Herniated or Degenerated Disc, Back Pain, Spine/Joint Disorders, Cartilage Sprain, Tendonitis, Fibromyitis, Osteoporosis, Rheumatism, Scoliosis, Sciatica
Diseases of the Nervous System and Sense Organs	Spine and Nervous System-Related Disorders	Multiple Sclerosis, Epilepsy, Paralysis, Alzheimer's, Parkinson's Disease, Amyotrophic Lateral Sclerosis (ALS), Bell's Palsy, Guillain-Barré Syndrome, Eye Disorders including Diabetic Retinopathy and Macular Degeneration, Ear Disorders including Balance-Related Disorders like Ménière's Disease
Diseases of the Circulatory System	Cardiovascular and Circulatory Diseases	Hypertension, Heart Disease, Heart Attack, Stroke, Aneurysm, Coronary Artery Disease, Phlebitis
Cancer and Neoplasms	Cancer and Tumors	Breast Cancer, Prostate Cancer, Lymphoma, Hodgkin's Disease, Leukemia, Tumors
Injuries and Poisonings	Accidents, Injuries and Poisonings	Fractures, Sprains and Strains, Dislocations, Contusions, Burns, Poisoning, Allergic Reactions
Mental Disorders	Mental Illness and Behavioral Disorders	Depression, Schizophrenia, Drug/Alcohol/Substance Abuse, Bipolar Disorder, Anxiety, Obsessive-Compulsive Disorder
Diseases of the Respiratory System	Respiratory System Disorders	Influenza, Pneumonia, Asthma, Bronchitis, Emphysema, Pulmonary Fibrosis, Cystic Fibrosis, Chronic Obstructive Pulmonary Disorder (COPD)
Symptoms, Signs and Ill-Defined Conditions	Ill-Defined or Subjective Conditions	Headache, Insomnia, Coma, Chronic Fatigue Syndrome, Sleep Apnea, Seasonal Affective Disorder, Anorexia, other symptoms without a diagnosis
Infections and Parasitic Diseases	Infectious and Parasitic Diseases	Food Poisoning, HIV/AIDS, Hepatitis, Meningitis, Salmonella, Tuberculosis, Polio
Diseases of the Digestive System	Digestive System Disorders	Gastric Ulcers, Gastritis, Appendicitis, Hernia, Irritable Bowel Syndrome, Cirrhosis of the Liver, Crohn's Disease, Diverticulitis, Ulcerative Colitis, Dental Disorders, Temporomandibular Joint (TMJ) Disorders
Endocrine, Nutritional and Metabolic Diseases and Immunity Disorders	Nutritional, Metabolic, Regulatory and Immunity Disorders	Diabetes, Malnutrition, Obesity, Gout, Cystic Fibrosis, Thyroid Disorders
Diseases of the Genitourinary System	Genital and Waste Removal Disorders	Uterine Prolapse, Cervicitis, Menopausal Symptoms, Kidney and Bladder Disorders, Genital Organ Disorders, Kidney Failure, Enlarged Prostate, Prostatitis, Urinary Tract Infections, Endometriosis
Complications of Pregnancy, Childbirth and the Puerperium	Pregnancy and Complications of Pregnancy	Normal Delivery, Caesarean Section, Complications of Pregnancy, Toxemia, Ectopic Pregnancy, Pre-Term Complications
Diseases of the Skin and Subcutaneous Tissue	Skin Conditions and Disorders	Eczema, Dermatitis, Cellulitis, Psoriasis, Sebaceous Cyst
Congenital Anomalies	Inherited Conditions	Congenital Anomalies, Spina tend, Down's Syndrome, Inherited Heart Valve Malfunction
Diseases of the Blood and Blood-Forming Organs	Blood-Related Disorders	Anemia, Hemophilia, Sickle-Cell Disease, Diseases of the Spleen
Other	Other Disorders	Other disorders not captured in categories above

# What Conditions Can You Get Disability Benefits For?

Disability Attorneys handle disability claims and lawsuits involving many different conditions. Each condition you suffer from can cause symptoms that create disabling restrictions and limitations. The following list reflects some (but certainly **not all**) of the medical disorders that various attorneys have seen while handling disability cases over the past 20 years.

## A

Acetabulum fracture  
ACL injuries  
Affective Disorders  
AIDS  
ALS – Amyotrophic Lateral Sclerosis  
Alzheimer's disease  
Amnesia  
Amputation  
Anemia  
Aneurysm  
Angina  
Ankle injuries which impact gait or walking  
Anklylosed joints  
Ankylosing spondylitis  
Anoxia  
Antiphospholipid Syndrome  
Anxiety  
Arachnoiditis  
Arrhythmia  
Artherosclerosis  
Arthritis  
Asthma  
Ataxia  
Attention deficit hyperactivity disorder (ADHD)  
Atrial fibrillation  
Autism  
Autoimmune disorders

## B

Back disorders  
Back pain  
Balance disorders  
Barretts' esophagus  
Behcet's Diseases  
Bipolar disorder  
Bladder control/cancer  
Blindness  
Blood clot disorders  
Blood disorders  
Bone cancer  
Brachial Plexis Injuries

Brain cancer  
Brain injury  
Brain tumor  
Breast cancer  
Bulging disc in the neck or back  
Burns

## C

Cancer  
Cardiac arrythmia  
Cardiac bypass  
Cardiomyopathy  
Carpal tunnel syndrome  
Cataplexy  
Central Cord Syndrome  
Cerebral atrophy  
Cervical cancer  
Cervical disc disease  
Cervical degeneration  
Cervical dystonia  
Chiari malformation  
Cholecystitis  
Chronic Fatigue Syndrome (CFS)  
Chronic pain  
Closed head trauma  
Cluster headaches  
Colon cancer and other colon disorders  
Complex Regional Pain Syndrome  
Concentration disorders  
Cone-rod dystrophy  
Congenital abnormalities  
Congestive heart failure  
Contracted peripheral vision  
Coronary artery spasm  
Crohn's disease  
Cushing's Syndrome  
Cystic fibrosis

## D

Deep venous thrombosis  
Degenerative disc disease  
Dementia

Demyelination disorders  
Depression  
Dermatological disorders  
Detached retina  
Diabetes – Diabetes Mellitus  
Diabetic Neuropathy  
Dialysis  
Dizziness  
Down's Syndrome  
Dyspnea  
Dystonias

## E

Encephalitis  
Encephalomyelitis  
Epicondylitis  
Epilepsy  
Epstein-Barr Virus  
Erb's Palsy  
Erosive Esophagitis  
Essential Tremor  
Eyesight

## F

Facet arthritis  
Failed back syndrome  
Fibromyalgia  
Fibrosing mediastinitis  
Foot drop  
Fractures – particularly non-union fractures

## G

Gasterenteritis  
Gastrointestinal reflux  
GERD (gastroesophageal reflux disease)  
Gait disorders  
Glaucoma  
Glomerulonephritis  
Graves disease  
Guillain-Barre' Syndrome

## H

Harrington rods implanted in the spine

Headache  
Hemophilia  
Hemiplegia  
Hemorrhoids  
Hearing impairment or loss  
Heart disease (several kinds)  
Heart failure (all kinds)  
Hepatitis  
Herniated disc  
Herniated nucleus pulposus  
Herpes zoster  
High blood pressure  
(Hypertension)  
Hip injuries that cause chronic  
pain or problems with sitting or  
walking  
Hip disarticulation  
Hip replacement  
Hodgkin's disease  
Human Immunodeficiency  
Virus (HIV)  
Hypersomnolence  
Hypertensive cardiovascular  
disease  
Hypothyroidism

## **I**

Incontinence  
Insomnia  
Intelligence Quotient (IQ)  
problems  
Irritable Bowel Syndrome (IBS)  
Ischemic heart disease

## **J**

Joint disorders  
Joint pain

## **K**

Kidney cancer  
Kidney disorders  
Kidney stones  
Knee disorder  
Knee surgery  
Knee replacement

## **L**

Labile hypertension  
Leukemia  
Listhesis of the spine  
Liver cancer  
Liver disorders  
Lou Gehrig's Disease (ALS)  
Lumbar degeneration

Lumbar disc disease  
Lung cancer  
Lung disease  
Lupus  
Lyme disease  
Lymphadema

## **M**

Macular degeneration  
Malignant hypertension  
Manic disorder  
Memory disorder  
Meniere's disease  
Meningitis  
Mental disorders  
Mental retardation  
Migraine  
Mixed connective tissue disease  
Mood disorder  
Morphine pump  
Mouth cancer  
Multiple allergies  
Multiple chemical sensitivity  
Multiple myeloma  
Multiple personality disorder  
Multiple Sclerosis (MS)  
Myasthenia gravis

## **N**

Narcolepsy  
Neurogenic bladder  
Neuropathy

## **O**

Obsessive-compulsive disorder  
Obstructive pulmonary disease  
Organic mental disorder  
Orthostatic hypotension  
Osteoarthritis  
Osteomyelitis

## **P**

Pain – chronic  
Pancreatic cancer  
Pancreatitis  
Paralysis  
Paresthesia  
Parkinson's Disease  
Pericarditis  
Peripheral neuropathy  
Peripheral vascular disease  
Peritonitis  
Personality disorder  
Pinched nerve

Piriformis syndrome  
Plantar fasciitis  
Polio/Post-polio syndrome  
Polyneuropathy  
Pulmonary insufficiency  
Post concussive syndrome  
Post-traumatic stress disorder  
(PTSD)  
Primary Lateral Sclerosis  
Prostate cancer  
Psoriasis  
Psoriatic Arthritis  
Psychosis

## **R**

Raynaud's disease  
Rectal cancer  
Reflex loss  
Reflex Sympathetic Dystrophy  
(RSD)  
Renal failure  
Repetitive motion injuries  
Repetitive stress injuries  
Retardation  
Retina detachment  
Retinopathy  
Rheumatoid arthritis  
Ringing in the ears  
Rod dystrophy  
Rod insertion (all kinds)  
Ruptured aorta  
Ruptured disc

## **S**

Sarcoidosis  
Schizophrenia  
Sclerosing cholangitis  
Scoliosis  
Seizures (all kinds)  
Sensory loss  
Sjogren's disease  
Shingles  
Sickle cell disease  
Side effects from prescription  
medications  
Skin cancer  
Sleep apnea  
Small fiber neuropathy  
Somatization disorder  
Spinal arachnoiditis  
Spinal cord injuries  
Spinal stenosis  
Spondylolisthesis

Spondylosis  
Sleep apnea  
Speech disorders  
Speech discrimination disorders  
Spinal screws/rods  
Spinal shunt  
Spinal stimulator  
Sponge kidney  
Stiff person syndrome  
Stomach cancer  
Stroke  
Subarachnoid hemorrhage  
Subdural hematoma  
Suicidal ideation  
Systemic Lupus Erythematosus

**T**  
Tarsal tunnel syndrome  
Temporal mandibular jaw  
dysfunction (TMJ)  
Tenosynovitis  
Thoracic disc degeneration  
Throat cancer  
Thrombocytopenia  
Thyroid disorders  
TIA – Trans Ischemic Attacks  
Tinnitus  
Traumatic brain injury  
Trigeminal neuralgia

**U**  
Ulcerative colitis  
Ulcers

Ulnar neuropathy  
Unstable angina

**V**  
Vagus nerve stimulator  
Vascular insufficiency  
Ventricular tachycardia  
Vertigo  
Vestibular dysfunction  
Visual efficiency loss  
Visual field loss  
Vocal cord dysfunction

**Z**  
Zoster (Herpes Zoster – also  
known as Shingles)