

# 5 Objections to Long-Term Disability Insurance & How to Respond

Rejection is part of the job. But when it comes to underutilized products like long-term disability insurance, many client objections are caused by misconceptions. Here's how to respond to 5 common objections you may hear from your clients about long-term disability insurance.

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## 1 “It won’t happen to me.”

We hope they’re right. But the truth is, the chances of experiencing a disabling event in their working years is much higher than many people realize.

According to the Social Security Administration, 1 in 4 Americans workers experience a disabling injury or illness in their working years that prevents them from earning an income. In fact, they are over three times more likely to become disabled before normal retirement age than we are to die before normal retirement age. This becomes easier to fathom when you consider that roughly 90% of claims for long-term disability insurance benefits stem from medical illnesses, not accidental injuries.

Take this opportunity to educate your clients about the scope of disabilities, from illnesses like cancer, heart attack, and diabetes to musculoskeletal disorders like back pain and arthritis to mental disorders like anxiety and depression.

## 2 “I can’t afford long-term disability insurance.”

Cost is a common concern. And for many, rightfully so. After paying monthly premiums for home, auto, health, and life coverage, plenty of working Americans simply do not have room in their budgets for more insurance. But many do – they just may not know it. Here are some helpful conversation starters for clients with cost concerns.

- **Coverage is easy to customize.** Plans offered through Breeze are personalized so your clients will only pay for what they need. Choose their benefit amount, benefit period, waiting period, and other features to find income protection at a price that works for their unique needs.
- **Today is more affordable than tomorrow.** The cost of disability insurance increases with age because health complications become more likely to pop up. Lock in a lower rate today while they’re young and healthy. It’ll only get more expensive from here and they’ll likely pay less in the long run.
- **Cost equals 1% to 4% of their income.** On average, the cost of an individual long-term disability insurance policy should equal 1% to 4% of their annual income. From coffee to streaming subscriptions to countless other material items in-between, income protection for many of your clients may be less expensive than various monthly household items and expenses.

With the proper context, long-term disability insurance could be surprisingly affordable for many clients, especially when you help them consider the devastating financial impact of the alternative.

**3****“I’m already covered through Social Security Disability.”**

Unfortunately, Social Security Disability Insurance (SSDI) is nowhere near the financial safety net people believe it to be. Less than one-third of claims for benefits are approved due to the program’s strict definition of disability. And even if you are approved, the average monthly SSDI benefit is just \$1,277 and benefits typically do not begin paying out until 6 months after a claim is approved.

On the other hand, long-term disability insurance has a more relaxed definition of disability so you’re more likely to be approved for benefits. It also replaces a higher percentage of the income that you lose – up to 60% – and benefits can begin paying out in as little as 30 days.

**4****“I’m already covered through workers’ compensation.”**

U.S. employers are required to carry workers’ compensation insurance in every state but Texas. If you are injured or become ill on the job, you may receive benefits to cover medical bills or rehabilitation costs. Workers’ compensation also covers partial lost wages if you miss work. Some policies also provide death benefits if you’re killed on the job.

That said, workers’ comp only applies if you get sick or hurt while performing the duties of your job. According to the Bureau of Labor Statistics, only 1 percent of American workers missed work due to an occupational injury or illness. That’s why you can’t rely on it solely for income protection against disabilities. If you become unable to work due to injury or illness that occurs outside of work (like the overwhelming majority do), workers’ comp simply can’t help.

**5****“I’m already covered through group disability insurance.”**

While group disability insurance is inexpensive and nice to have, it’s rarely enough by itself. Group plans typically place a cap on benefits. This can be problematic for high-income earners because benefits are cut off at a certain dollar amount. Group disability coverage also uses your base salary, which means it does not account for commissions or bonuses earned, and benefits are taxed. If you leave your employer, you lose your coverage. Even if you stay, your employer can decide to cancel the plan.

Meanwhile, individual disability insurance allows you to select a higher benefit amount based on your total net income. Premiums are paid with after-tax dollars, so any benefits you receive will not be taxed. The plans are also portable meaning your plan stays in place if you switch employers.

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