

# ONA WINS



SUMMARY OF ANOTHER SUCCESS AS YOUR UNION STRIVES TO IMPROVE YOUR WORKING CONDITIONS

## **Carrier bases denial on belief about trigger for disability**

Region 3 Hospital

ONA won an important case for a member who fell while she was out for a run in May 2013.

She remembered leaving the house and then waking up on the ground. She was diagnosed with post-concussion syndrome, and medical documentation supports that the following cognitive areas have been affected: memory, attention, executive functioning, visual disturbance, visual-spatial and cognitive communication challenges.

The member was approved for the “own occupation” step of long-term disability (LTD) after ONA challenged the initial denial. Despite significant medical evidence to the contrary, the member was subsequently denied again at the “any occupation” stage. ONA filed a grievance and LTD appeal.

The insurer did not specifically indicate why it was denying the benefits, but a review of the insurer file pointed to a misguided belief that a simple fall should have been resolved by that time.

The appeal was submitted on August 19, 2014 and was responded to on August 26. The quick turnaround was helped by the clear medical evidence given by the member’s neuropsychiatrist.

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