



## **Carrier takes physician's statement out of context**

Region 3 Hospital

In the case of a member with three forms of mental health disorder, the insurer denied initial benefits due to the allegation that the member was not totally disabled throughout the entire qualifying period.

Despite the fact that the member's history of mental illness was well documented, the insurer turned a blind eye to the medical evidence and relied almost solely on a statement by the member's physician. The doctor had commented on one occasion that there was a work conflict that was keeping the member out of the workplace.

When questioned about the comment, the physician clarified that he was attempting to illustrate the fact that workplace conflicts were a symptom of the member's illness and not an attempt to be truant from work. The appeal was able to show that the physician's comments were taken out of context, and that the medical evidence clearly entitled the member to benefits. The appeal succeeded.

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