



benefitNEWS

Unum Study: Trends in Disability Claims

A 10-year review of disability claims published by the national insurer Unum shows the effects of an aging workforce, medical advances and the power of early intervention. Unum tracks the reasons behind workplace absence in its disability data and shares results each May during [Disability Insurance Awareness Month](#). According to their most recent data findings, Unum finds the following major trends in group disability issues:

- Short and long-term disability claims for joint disorders and musculoskeletal issues have increased significantly.
- Cancer has stayed the number-one reason for long-term disability claims, representing 17% of claims.
- Pregnancy continues to top the list of short-term disability claims, at 28%.
- Long-term disability claims for complicated pregnancies have decreased 47%.
- The percentage of Unum's short-term disability behavior health claims that transition to long term is down 15%, the result of a dedicated behavioral health program implemented at Unum.

In addition, Unum reports that higher obesity rates and stress among workers can cause or aggravate other health conditions, like heart disease and musculoskeletal issues. They also report that through advances in medical treatment, lower C-section rates and more resources for new moms are leading to fewer complicated pregnancies. Unum received more than 424,500 new disability claims in 2017 and paid \$3.8 billion in disability benefits. Here are the top causes of disability for 2017 in their book of business:

Long-Term Disability

Cancer	17%
Back disorders	13%
Injury	12%
Cardiovascular	9%
Joint disorder	9%

Short-Term Disability

Pregnancy	28%
Injury (excluding back)	11%
Joint disorders	8%

Digestive System	7%
Cancer	7%

A lengthy and unexpected absence from work can have serious financial consequences as well. One in four U.S. workers has less than \$1,000 in savings, and more than half of households would struggle to recover from an unexpected \$2,000 expense, according to a [2017 Go Banking Rates study](#).

Click [here](#) to view the source version of the Unum disability claims review.

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