



In Their Words

Understanding the impact of a major disability

According to the 2012 Canadian Survey on Disability, approximately 3.8 million people reported being limited in their daily activities because of a disability. A disability can have a devastating effect on a person's physical, emotional and financial health. When working with professional or business-owner clients, it's critical they understand the role disability insurance can play in lessening the impact a disability can have on their lives and that of their family.

The following are two personal stories that illustrate how a debilitating disability can impact one's life. The first story recounts the total disability of Dr. Philip Hebert, M.D., one of the top medical ethicists in Canada. The second story is about Marney Opolsky's 30-year struggle with a disability that destroyed her career aspirations.

PHILIP HEBERT'S STORY

Dr. Hebert had a busy medical practice, in addition to teaching at the University of Toronto medical school and writing a medical ethics textbook. In 2005 he had the first of six back operations. This is his story:

"After the first two operations I was unable to work full-time. I also found myself unable to practise medicine [to the level that] it should be practised. With a now reduced income, I needed to [draw from] my disability insurance policy. This helped [me and my family] keep going financially. It was a very difficult time for me and my wife, Victoria. Without [my advisor's] help I would have [been overwhelmed as I attempted to] navigate the claims process, especially considering how weak I was after my operations.

Although I had hoped to get back to working full-time, each subsequent back operation was more draining than the previous one. They said it would take two years for me to recuperate from my sixth operation, but even then there was no guarantee I would be

able to care for patients. Eventually I had to acknowledge that it was not safe — neither for me nor for my patients — for me to try to return to work. I never expected to be disabled or to need to receive disability benefits. It was hard for me to [come to terms with] giving up something I loved doing.

[My advisor] explained how a total disability claim worked. He encouraged me to look at other options that would occupy my time. I have embraced my new reality with endeavours that have always intrigued me, and I continue to edit my textbook.

THE TAKE-AWAY

People who think only cancer or a stroke would disable them are mistaken. If you are self-employed, the financial ramifications of a disability, especially one like mine, can be catastrophic.

Knowing that the disability insurance will be paying us for many years is a huge comfort. It has allowed my family to maintain our standard of living with [confidence]. I know many doctors who, despite being in poor health, continue to work because they do not have adequate disability insurance.

I bought the private disability insurance in 1988 and many times wondered if I really needed it. Now I see what a wise investment it is for a professional or a business owner.

MARNEY OPOLSKY'S STORY

Marney Opolsky was a 27 year-old mother who had career aspirations that were cut

short by a car accident that resulted in trauma to her brain. This is her story:

I was 27, newly married and working full-time. One icy January evening my car was hit from behind, and I suffered whiplash from the accident. Unfortunately the injury medications weren't effective. I hurt everywhere. I had continuous headaches and had trouble concentrating, organizing my thoughts, and was tripping over my words. I also felt lethargic, and couldn't retain new information or sit comfortably for extended periods of time.

At the time, we had a lot of financial stress — a newborn, a mortgage and a nanny. My husband had been in two car accidents, and his disability insurance did not return us to his pre-accident income.

In 1988 a neuropsychologist told me that the accident had caused moderate brain trauma and I was eventually diagnosed with Acquired ADD and prescribed Ritalin. I finally found relief and was able to spend more time with our children and do book-keeping for our business. I was living a happier, more "normal" life, and my stamina increased markedly.

Much to my regret, I had not purchased disability insurance. Over time my situation has improved; however, I am limited to two to three hours a day of analytical thinking and decision-making, and I haven't enjoyed a full night's sleep in 30 years.

My disability destroyed my dreams of becoming a psychotherapist or having a managerial position. People who think only cancer or a stroke would disable them are mistaken. If you are self-employed, the financial ramifications of a disability, especially one like mine, can be catastrophic. 📌

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