

## Managing Claim Duration

We apply duration control measures to ensure that benefits are paid only for the actual period of disability.

The EDD Medical Director establishes guidelines for the normal duration of a disability. If the estimated date of recovery you provide exceeds the normal duration of a disability for the certified medical diagnosis, we may:

- **Contact you and/or the claimant** to clarify and obtain additional information to substantiate a longer disability period, or to ascertain how symptoms/diagnosis is disabling, etc.
- Require the claimant to submit to an **Independent Medical Examination (IME)** to determine the claimant's ability to perform his or her regular or customary work. The examiner prepares a report which we review to confirm or adjust the allowable duration of the disability.

## IME Panel Participation

Medical providers who conduct examinations to verify a disability status provide a valuable service to the EDD.

If you would like to become an Independent Medical Examiner, please visit [http://www.edd.ca.gov/Disability/Becoming\\_an\\_Independent\\_Medical\\_Examiner.htm](http://www.edd.ca.gov/Disability/Becoming_an_Independent_Medical_Examiner.htm) for detailed instructions on the application process. You may also contact us at (916) 654-8621.

### Contact Information

For more information on the DI program, please visit, [www.edd.ca.gov](http://www.edd.ca.gov).

Health Care Providers may contact the Office of the Medical Director at:

(916) 654-8621

Your Patients may contact DI at:

(800) 480-3287 (English)  
(866) 658-8846 (Spanish)



STATE OF CALIFORNIA

LABOR AND WORKFORCE DEVELOPMENT AGENCY

EMPLOYMENT DEVELOPMENT DEPARTMENT

**This pamphlet is for general information only and does not have the force and effect of law, rule, or regulation.**

**EDD is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Requests for services, aids, and/or alternate formats need to be made by calling (800) 480-3287 (voice) or TTY (800) 563-2441.**



# The Medical Provider's Guide to Disability Insurance



## What is California's Disability Insurance Program?

Disability Insurance (DI) provides short-term partial wage replacement to eligible California workers unable to perform their regular or customary work due to non-work related disabilities. DI is administered by the Employment Development Department (EDD) and is funded entirely by California workers' payroll deductions.

## Definition of Disability for DI Purposes

A disability is any mental or physical condition which prevents the claimant from performing his or her regular or customary work. This includes elective surgery, pregnancy or pregnancy-related conditions. It also includes acute alcoholism and acute drug-induced illness being medically treated, and, subject to certain conditions, resident status in a recovery facility that has been licensed and certified by the State Department of Alcohol and Drug Programs. A disability also includes the inability to work because of an order issued by a State or local health office for an individual who is, or may be, infected with a communicable disease.

## DI is NOT Workers' Compensation

Workers' Compensation (WC) is employer-funded insurance that covers short and long-term work-related injuries or illnesses. WC includes several types of benefit payments and supplemental services.

DI is employee-funded and provides short-term benefits for non work-related injuries or

illnesses. In most cases, DI and WC benefits are considered to be in conflict and cannot be paid for the same or overlapping day(s).

## DI is NOT Social Security Disability Insurance

Social Security Disability Insurance (SSDI) is a Federal program that provides benefits to individuals with long-term disabilities and/or terminal conditions.

DI is a State program that provides short-term benefits to individuals with disabilities.

## Claimant Eligibility Requirements

To qualify for DI benefits, a claimant must meet the following minimum requirements:

- Be unable to perform his or her regular or customary work because of a disability
- Have a loss of wages because of a disability
- Be under the care and treatment of a doctor or accredited practitioner
- Be disabled for at least **eight** days
- Submit a completed *Claim for State Disability Insurance (SDI) Benefits*, DE 2501, within 49 days of the beginning of the disability

## Who Can Certify to Disability?

The following licensed health care providers are authorized to sign the Doctor's Certificate portion of the DE 2501, for claimants under their care and for conditions within their scope of practice:

- Physician and/or surgeon holding a M.D. or D.O. degree
- Chiropractor
- Dentist

- Optometrist
- Podiatrist
- Psychologist
- Nurse midwife or licensed midwife (For normal pregnancy and childbirth only)
- Nurse Practitioner (For all conditions within scope of practice. In order to certify disabilities other than normal pregnancy and childbirth, the nurse practitioner must perform a physical examination and collaborate with a physician.)

Other individuals who can certify to a disability include:

- Accredited religious practitioner
- Registrar of a county hospital in California
- Medical officer of a United States government medical facility
- State or local health officer

## Claim Processing

New first claims are reviewed to ensure that all eligibility requirements are met. You and the claimant must certify to the accuracy of the claim and medical information. We also verify the status of your license as a health care provider.

Properly completed claims are generally processed within two weeks after we receive them.

**To receive timely payments, the claimant depends on your prompt return of a complete and accurate Doctor's Certificate.**

## Medical Extensions

We will generally pay benefits up to the date prior to your estimated recovery date. As the estimated date of recovery approaches, we will send the claimant a medical extension form. If the claimant is still disabled, you will need to certify to the continued disability period.

To continue receiving benefits, the claimant must return, within 20 days of issuance, the extension form that you have completed and signed.

You can also certify to a continued disability period by including the following information on your letterhead:

- Claimant's name and Social Security number
- Diagnosis and ICD code or, if no diagnosis has been obtained, a detailed statement of symptoms
- The new estimated recovery date
- Your signature, medical license number and date

***REMEMBER: We cannot pay further benefits to the claimant until this information is received.***