



## Managing Claim Duration

Duration control measures are applied to ensure benefits are paid only for the actual period of disability.

The EDD establishes guidelines for the normal duration of a disability. If the estimated date of recovery you provide exceeds the normally expected duration of a disability for the certified medical diagnosis, the EDD 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 their ability to perform their regular or customary work. The examiner prepares a report which the EDD reviews to confirm or adjust the allowable duration of the disability.

## Independent Medical Examiners Panel Participation

Independent medical examiners are physicians/practitioners who conduct examinations that are required for both Paid Family Leave and DI claims process. Your participation in this process provides a valuable service to our program. If you are a physician/practitioner and would like to become an independent medical examiner, please visit the following website for detailed instructions on the application process: [www.edd.ca.gov/disability/becoming\\_an\\_independent\\_medical\\_examiner.htm](http://www.edd.ca.gov/disability/becoming_an_independent_medical_examiner.htm).

You may also contact the EDD at **1-916-654-8621**.



## Contact Information

For more information about DI, please visit, [www.edd.ca.gov/disability](http://www.edd.ca.gov/disability).

Claimants may contact the DI Branch at  
1-800-480-3287 (English)  
1-866-658-8846 (Spanish)  
or visit [www.edd.ca.gov/disability](http://www.edd.ca.gov/disability).

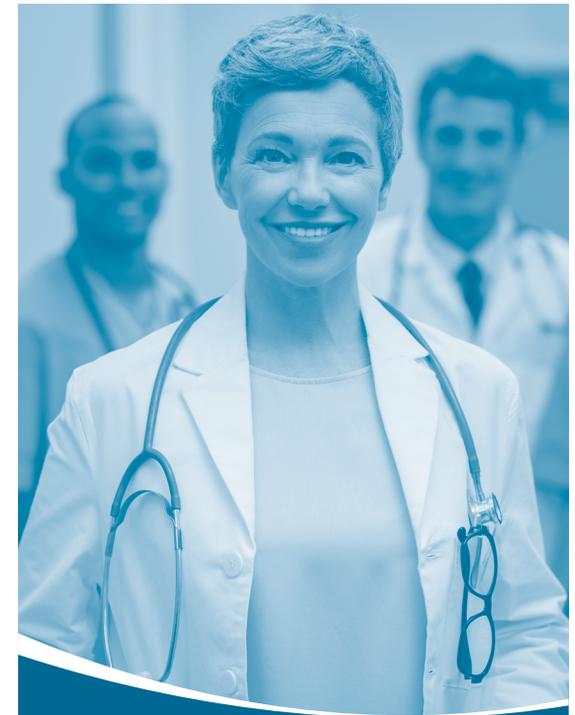
SDI Online help line for physicians/  
practitioners **1-855-342-3645**.



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.

The 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 1-866-490-8879 (voice). TTY users, please call the California Relay Service at 711.



# Physician/ Practitioner's Guide to Disability Insurance





## What is Disability Insurance?

Disability Insurance (DI) is a partial, short-term wage-replacement insurance plan for California workers and a component of the State Disability Insurance (SDI) program. DI provides benefits to workers unable to perform their regular or customary work due to a non-work-related illness or injury. DI provides claimants with approximately 60 to 70 percent of past wages for up to 52 weeks. DI is administered by the Employment Development Department (EDD) and is funded entirely by workers' payroll deductions.

## Definition of Disability for DI Purposes

A disability includes:

- Any illness or injury, either physical or mental, preventing regular or customary work.
- Elective surgery, pregnancy, or pregnancy-related conditions.
- Acute drug-induced illness being medically treated, and subject to certain conditions, including resident status in a recovery facility licensed and certified by the State Department of Alcohol and Drug Programs.
- 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 covering short and long-term work-related injuries or illnesses. WC includes several types of benefit payments and supplemental services.

In most cases, DI and WC benefits are considered to be in conflict and cannot be paid for the same or overlapping period.

## DI is Not Social Security Disability Insurance

Social Security Disability Insurance is a federal program providing benefits to individuals with long-term disabilities and/or terminal conditions. DI is a component of a state program which provides short-term benefits to individuals with disabilities.

## The Physician/Practitioner's Role

As your patient's physician/practitioner, you determine whether your patient's physical or mental health condition causes a wage loss.

Your medical certification must include:

- Patient's diagnosis and corresponding International Classification of Diseases (ICD) code.
- Your medical license number.
- Estimated duration your patient is unable to work.

## Who Can Certify to a Disability?

The following licensed physicians/practitioners are authorized to either certify online through SDI Online or sign Part B - Physician/Practitioner's Certificate of the *Claim for Disability Insurance (DI) Benefits*, DE 2501, for claimants under their care and for conditions within their scope of practice:

- Licensed medical or osteopathic physician/surgeon.
- Medical officer of a U.S. government facility or registrar of a county hospital in California.
- Chiropractor.

- Podiatrist.
- Optometrist.
- Dentist.
- Psychologist.
- Accredited religious practitioner.
- State or local health officer.
- Nurse practitioner or physician assistant (for all conditions within the scope of practice. In order to certify to disabilities other than normal pregnancy and childbirth, the nurse practitioner or physician assistant must perform a physical examination and collaborate with a physician/surgeon.)
- Nurse-midwife, nurse practitioner, or licensed midwife (for normal pregnancy and childbirth only.)

## Claimant Eligibility Requirements

To qualify for DI benefits, a claimant must:

- Be unable to perform their regular or customary work because of a non-work-related illness or injury.
- Have a loss of wages due to a disability for at least eight days.
- Be under the care and treatment of a physician/practitioner.
- Apply online through SDI Online at [www.edd.ca.gov/disability](http://www.edd.ca.gov/disability), or submit a completed *Claim for Disability Insurance (DI) Benefits*, DE 2501 paper form, within 49 days of the beginning of the disability.

## Claim Processing

New 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. The EDD verifies the status of your license as a health care provider.

Properly completed claims are generally processed within two weeks after receipt.

## Claim Form Completion

To receive timely payments, the claimant depends on your prompt submission of a complete and accurate Physician/Practitioner's Certificate, which can be submitted electronically online through your SDI Online account (with the claimant's receipt number for reference) or by mail by sending the *Claim for Disability Insurance (DI) Benefits*, DE 2501 paper form.

## Causes for Claim Delays

The following missing information will result in DI claim processing delays:

- Physician/practitioner's original signature.
- Physician/practitioner's license number.
- Physician/practitioner's name.
- Diagnosis/ICD coding (incomplete or omitted).

## Medical Extensions

Benefits are generally paid up to the date prior to your patient's estimated recovery date. As the estimated date of recovery approaches, the claimant will be notified through their SDI Online account or by mail. If the claimant's disability continues, you will need to certify to the continued disability period.

Extension information can be submitted online using your SDI Online account. The claimant's ID number or last name, last four digits of the claimant's Social Security number, and date of birth are required for online certification.

To create an account and certify online, visit [www.edd.ca.gov/disability](http://www.edd.ca.gov/disability).

To continue receiving benefits, the claimant must return the medical extension form that you have completed and signed, or you may submit the form electronically through SDI Online. The extension form must be returned or submitted within 20 days of issuance to be considered timely.

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