

SHARE PERSPECTIVES



A NEWSLETTER FOR CLIENTS AND FRIENDS OF SHARE LAWYERS

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FREE DISABILITY BOOKLET

Call (416) 488-9000 for your free copy of Disability Benefits Denied: What To Do When The Insurance Company Denies Your Disability Claim.

SETTLEMENTS

We have recently settled cases with:

- The Co-operators
- Sun Life
- Industrial Alliance
- Desjardins
- Equitable Life, and more

IN PERSON:

Ahmed Mehrani Stroke Survivor Denied Critical Illness Insurance

As a retired nurse, 60-year-old Ahmed Mehrani had often been witness to the emotional, physical and financial challenges faced by patients who had lost their independence, not to mention the heavy toll placed on their families. He did not want his wife, Betsy, and their children to struggle if he was ever in need, so he purchased a critical illness insurance policy for \$250,000.00—hoping, as everyone does, that he would never have to use it.

STROKE CAUSES COGNITIVE IMPAIRMENT

Over three years after purchasing his insurance policy, Ahmed had a stroke. He was preparing dinner at home when the stroke occurred. Betsy called 911, allowing him to receive immediate care that ultimately saved his life. Once his condition was stable, it became clear that the stroke would have a lasting impact on his health.

IN NEED OF LONG-TERM CARE

Ahmed was left with cognitive impairment, including poor short-term memory, confusion and the inability to speak in coherent sentences. It impacted the quality of his life tremendously. Betsy had to be by his side at all times to assist with



Ahmed was shocked when his insurance claim was denied after suffering a stroke.

transportation to doctor's appointments, the administering of medications, rehabilitation and other daily tasks.

INSURANCE CLAIM DENIED

As their savings diminished and they began to crumble under the stress of getting through each day, Betsy quickly realized that she needed help. She submitted a claim to the insurance along with the required medical documentation from Ahmed's specialists. The insurance company reviewed Ahmed's file and asked him to undergo cognitive testing with their in-house specialist. He cooperated willingly. Five weeks after the tests, the insurance company wrote to Ahmed and Betsy, stating that while the test results did verify cognitive impairment due to stroke, the impairment did not meet the criteria listed in his critical illness policy. They denied the claim.

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Laugh!

A Happy Marriage

A married couple was celebrating their 60th wedding anniversary. At the party everybody wanted to know how they managed to stay married so long in this day and age. The husband responded “When we were first married we came to an agreement. I would make all the major decisions and my wife would make all the minor decisions. And in 60 years of marriage we have never needed to make a major decision.”



INSPIRATION

“A little more persistence, a little more effort, and what seemed hopeless failure may turn to glorious success.”

-Elbert Hubbard

IN PERSON: Ahmed Mehrani (continued from page 1)

HOW SHARE LAWYERS HELPED

Betsy wasted no time in seeking professional advice. She found Share Lawyers online and booked a free consultation. It was important for her to understand the reason for denial, as well as what options were available to her family.

Upon meeting with Associate Lawyer Janice Grevler, Ahmed and Betsy felt relief that she had chosen the right firm. They retained them on the spot and were not disappointed. Share Lawyers began work on the case immediately. From the receptionists and the law clerks to the dedicated team of lawyers working on the case, Betsy felt that the entire team was thorough, committed and compassionate, and most importantly, very familiar with how to “play the game” with the insurance company.

Share Lawyers gathered the necessary medical information to compile a strong case verifying the severity of Ahmed’s cognitive impairment and his need for daily care. At mediation, Associate Lawyer Kirk Sloane was armed with strong knowledge of Ahmed’s policy provisions and clauses and every detail of his medical history. He negotiated the case with great tact and thoroughness, securing the best possible outcome for Ahmed and Betsy—a lump-sum settlement that would allow them to protect their retirement savings and their assets and assist with the cost of a full-time home-care attendant. [SP](#)

[Names and identifying details have been changed to protect the confidentiality of all involved.]

DID YOU KNOW:

Facts About Canada's Aging Population

- The number of seniors aged 65 and over in Ontario is expected to more than double, from 13.7% or 1.8 million people in 2009 to 4.2 million or 23.4%, by 2036.
- Dementia affects approximately 8% of all people aged 65 and over, and almost 35% of persons aged 85 and over.



- The Canadian Life and Health Insurance Association reports that 74% of Canadians admit they have no financial plan in place to pay for long-term care in their retirement planning.
- Current costs of care in long-term facilities can exceed \$5,000 a month. Personal care at home ranges from \$12 to \$90 an hour.
- One-in-five Canadians age 45 and over are providing some form of care to seniors who have long-term health problems.
- Family caregivers are the invisible and hidden backbone of the health and long-term care system in Canada contributing over \$5 billion dollars of unpaid care. [SP](#)

ASK A LAWYER:

Long-Term Care Benefits



Q: My mother is 67 and she has a long-term care policy. She needs assistance with some, but not all, daily tasks. How can I find out if she is eligible to receive long-term care benefits?

A: A careful examination of the policy provisions and how they should be interpreted is required to determine if she would qualify.

Q: My father has Alzheimer's and his claim for long-term care benefits was denied because he forgot to make his last two premium payments. However, he never missed a payment prior to that. Is there anything we can do?

A: The circumstances that resulted in non-payment of the premiums should be reviewed, to see if the policy cancellation was handled correctly by the insurance company to determine if the cancellation may be overcome.

Q: How does my insurance company recognize "long-term care?"

A: Although each individual policy may define the parameters of "long-term care" differently, it is generally recognized as a condition in which the policyholder is unable to perform activities of daily living without assistance. Serious physical limitations and severe cognitive impairment are grounds for receiving long-term care, either in an accredited facility, or at home with licensed medical visitation. [SP](#)

KIDS HELP PHONE UPDATE

On Sunday, May 4, we were joined by family, friends and clients at Toronto's Woodbine Park for the 5K Walk So Kids Can Talk in support of Kids Help Phone. It was a fun and inspiring day spent with a wonderful group. We raised \$1,789 in support of a very worthy cause and look forward to continuing our fundraising efforts throughout the year.

KidsHelpPhone.ca
1 800 668 6868



The Share Lawyers team on the day of the walk

YOU SAID IT!

COMMENTS FROM ACTUAL CLIENTS

"Steven Muller was a pleasure to work with throughout the mediation process. He was calm, confident and supportive. He made the mediation process painless and the outcome exceeded my expectations."

-Terrie H., long-term disability claim

"Share Lawyers is a "top-gun" service highly focused on beating the insurance industry's denial of claims. Clients are treated with respect and courtesy, and investigations are very thorough. As a client, I felt I had a very powerful ally who knew exactly what to do to win."

-R.M., long-term disability claim

"Pleasant experience! I was treated with dignity, respect and empathy. I felt very comfortable speaking with the staff I had contact with, either in person or on the phone"

- Joan M. long-term disability claim

Refer a Friend

Share Lawyers is a leading Toronto law firm focused on insurance disputes in Ontario. Following an accident or illness, Share Lawyers helps people to get the support they need and deserve.

Please recommend Share Lawyers to your family and friends with long-term disabilities who struggle with private or group insurance claims.

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(416) 488-9000
1-888-777-1109

legal@sharelawyers.com
www.ShareLawyers.com

3442 Yonge Street, Toronto, ON M4N 2M9



No Fees Unless We
Win Your Case