

2024 ThreeBestRated® Awarded Employment Lawyer Bram A. Lecker, Explains The Reasons For Anxiety Disorder LTD Denial

TORONTO, ONTARIO, CANADA, May 17, 2024 /EINPresswire.com/ -- Anxiety is a debilitating condition. Unfortunately, it doesn't receive the attention and recognition it deserves as other physical conditions. "Anxiety disorders are characterized as complex mental health conditions that involve more than just nervousness and stress. It can affect professional productivity, in addition to causing physical pain," says Bram A. Lecker, a renowned and principal employment lawyer at Lecker & Associates. He is the winner of [ThreeBestRated®](#)'s 2024 Top Employment Lawyer in the Toronto region. As a lawyer with a deep dedication to assisting his community, he divulged into the complexities of anxiety disorder LTD claims to help his esteemed clients get the benefits they deserve.



Bram A. Lecker, the principal employment lawyer of Lecker & Associates

Being one of the invisible illnesses, anxiety is also eligible for Long Term Disability (LTD) benefits. In order to claim LTD benefits, the victims have to submit detailed medical reports, including diagnoses, treatment plans, and functional limitations to support their claim.

Despite providing thorough evidence, chances are there for denial of the claims. The reasons for the denial of LTD claims for Anxiety Disorders may include:

>> **Insufficient Medical Evidence:** If medical reports fail to adequately showcase the extent of the symptoms, functional limitations, and treatment history, the claim may be denied. Insurers may exploit this gap to downplay the severity of the symptom and its impact on the victim's ability to

work.

>> Failure to Meet Eligibility Criteria: Sometimes, LTD policies can outline specific eligibility criteria that must be met for an employee to qualify for benefits. "Your claim might be denied if you fall short of these criteria," said Bram.

>> Exclusion of Pre-Existing Condition(s): Certain LTD policies may list exclusions for pre-existing conditions, which may include anxiety disorders. When the victim's anxiety disorder falls under this pre-existing category as per the policy terms, there is a possibility that the claim could either be denied altogether, or the coverage could be limited.

>> Subjective Nature of Symptoms: As anxiety disorders are characterized by subjective symptoms such as fear, worry, and stress, it can be difficult to measure the extent of the condition. Therefore, given its subjective nature, insurers may deny the claims if a claimant cannot demonstrate their disorder renders them totally disabled.

>> Lack of Compliance with Treatment: "Your claim may be allowed if you comply with recommended treatment plans or therapies with valid reasons, such as intolerable side effects or financial constraints," says Bram.

When the LTD claim is denied, it is important for anyone not to lose hope. Seeking an experienced lawyer's assistance may help, as they can go through all the evidence and provide the victims with necessary guidance and advice on what to do next.

Attorneys at Lecker & Associates have significant experience in challenging insurance companies on behalf of their clients and achieving the best possible outcomes upon claims.

About Lecker & Associates

Bram A. Lecker has been practicing law since he was called to the Ontario Bar in 1984. He is one of the most experienced lawyers in Toronto. With his experience and knowledge in employment law, he has represented countless employees and litigated numerous cases tirelessly. Not only does he handle client cases, but also serves as a mentor to his exceptional team. He is passionate about imparting the knowledge he gained to his clients and team. He regularly writes blog posts on various legal topics on his website and various other newspapers, magazines, and



legal outlets including Global News, Globe & Mail, The Toronto Star, CBC Radio, and more.

Bram and his team have exceptional negotiation skills that helped them to settle most of the cases without the need for trial. However, they can fight fiercely for their clients, when the circumstances demand trials. They have represented various court levels, including the Ontario Small Claims Court, Divisional Court to the Ontario Court of Appeal, and Superior Court.

Bram and his team handle cases on Wrongful dismissal, severance negotiations, job layoffs, constructive dismissal, parental leave, disability claims, and workplace harassment. Call 416 223 5391 or visit [Leckerslaw.com](https://leckerslaw.com) to book a consultation with Lecker & Associates Lawyers.

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