

DeBofsky Law: Four Decades of Recovering Benefits for Clients, Regardless of Economic Conditions

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2026 /EINPresswire.com/ -- [DeBofsky](#)

[Law](#), a national firm that represents people denied disability, life, and ERISA-governed insurance benefits, marks four decades of recovering benefits for claimants across every major economic cycle since the 1980s, including the 2008 financial crisis and the COVID-19 pandemic. The firm

reports a pattern it has watched repeat

for years: denied disability and life insurance claims tend to climb when the economy weakens, at the exact moment families can least afford to lose the coverage they paid for.



Over those decades the firm has earned 136 client testimonials at a perfect five-star average and

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Mark DeBofsky, DeBofsky Law

built a case history of reversing insurer denials in federal court. Founding attorney Mark DeBofsky says the pattern is not random but rooted in how the system operates. When unemployment is low, employers tend to accommodate workers who are managing an illness or injury. When the economy tightens, that flexibility disappears, claims climb, and insurers respond by scrutinizing each claim more aggressively.

“Disability and other benefit claims are counter-cyclical.

When the economy struggles, the number of claims goes up, and insurers increase their scrutiny, which can carry real consequences for the very people who need the coverage most,” said Mark DeBofsky, founding attorney of DeBofsky Law. “We have a line on our website that says we don't just follow the law, we make the law. Over four decades we have litigated some of the most significant cases in this field, and there is very little we haven't seen. That is what a claimant needs when times are hard: a firm that has done this through every kind of economy.”

DeBofsky adds that the strongest position for any claimant is preparation. Claimants who consult an attorney before filing, he says, put the firm on offense rather than defense, which lets the team assemble the medical evidence that makes approval likelier down the road. He urges anyone with a worsening chronic condition to stay current with the right specialists, because a gap in specialist care is often the first thing an insurer uses to question a claim.

"This is not a do-it-yourself process," DeBofsky said. "Even if someone is not ready to file, if a claim is on their mind, they should reach out. We can help organize the situation and decide when the time is right."

For DeBofsky, the motivation behind four decades of this work is straightforward. He compares recovering a claim to a physician treating a patient, except that the firm restores a client's financial health, which for someone who may never return to the workforce can be just as critical as their medical care. That focus on the person, he says, is what has sustained the firm through every downturn.

Benefits, DeBofsky notes, are not a perk. For most families they are the financial foundation that keeps a household intact when illness, injury, or a sudden death would otherwise upend it. DeBofsky Law exists to make sure that foundation holds when an insurer tries to walk away from it.

People who have been denied disability, life, or AD&D benefits, or who anticipate a difficult claim, can request a consultation at <https://www.debofsky.com>. Documented case outcomes are available at <https://www.debofsky.com/cases/>.

About DeBofsky Law

DeBofsky Law is a Chicago-based firm that focuses exclusively on ERISA, disability, and life and accidental death (AD&D) insurance claims. For four decades the firm has represented professionals, tradespeople, and families nationwide, litigating and winning complex benefit cases against the largest insurers in the country. Every case is led by an experienced attorney rather than handed off to staff. DeBofsky Law is located at 2 North Riverside Plaza, Suite 1420, Chicago, IL 60606, and can be reached at (312) 605-1878. Learn more at <https://www.debofsky.com>.

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