

Notes: This piece was mostly ok from a writing perspective, but I found a lot of problems with the links and the data. So this example shows how I fact-check work – not just the data sources themselves, but whether or not the data is quoted/used properly in the piece.

May Was Disability Insurance Awareness Month (DIAM)

Once a year in the month of May, we recognize the importance of disability insurance for Disability Insurance Awareness Month (DIAM). Created by [Life Happens](#), a nonprofit organization dedicated to educating the public about financial planning, DIAM encourages professionals to take a hard look at the disability insurance policies in place – or not – and ensure clients have what they need ‘if’ something were to happen.

What would happen if a healthcare professional suddenly became disabled and couldn't work? Here is what we know:

- [According to the CDC](#), 61 million adults in the U.S. live with a disability.
- [Recent data by the American Council of Life Insurers](#) shows that 51.3 million households in the United States are without disability insurance other than the basic coverage available through Social Security.
- Two-thirds of working Americans (63%) couldn't make it six months before financial difficulties would set in—and 14% said they would have problems immediately, according to the [2020 Insurance Barometer Study](#) by Life Happens and LIMRA.

Professionals across the entire healthcare ecosystem, whether they are surgeons, dentists, nurse practitioners, or physician assistants, should fully understand that protecting their income is about protecting their families, homes, businesses, employees, children's education funds, and retirement funds.

To provide perspective on just how important it is to connect with clients and remind them of the importance of disability insurance, Life Happens profiles stories of healthcare professionals who were grateful for their disability insurance policies when the unimaginable happened:

Commented [ECH1]: General comments: This piece didn't need many edits. I did mark a few things, though. ☺ There are some definite issues with the data/hyperlinks/quotes.

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Commented [ECH2]: We should fix this hyperlink so it doesn't go to the bottom of the linked page (it's kind of confusing to be thrown into the middle of content). That stat is right at the top of the page anyway, and will be seen immediately. Should be <https://www.cdc.gov/ncbddd/disabilityandhealth/infographic-disability-impacts-all.html>

Commented [ECH3]: This hyperlink currently links to a page that is not the actual source of the stat (it cites this data point in its footnotes, and it's from 2017). I did a quick search on the ACLI website and in this report: https://www.acli.com/-/media/ACLI/Public/Files/PDFs-PUBLIC-SITE/Public-Industry-Facts/Assessments_Report_082917.ashx?la=en I also checked the accompanying infographic.

What I found was different data:

“Of financially secure working households, 73 percent have disability income insurance.” “Of working households in need of significant improvement, only 29 percent have disability income insurance.”

I was unable to find the data that was cited, and I was unable to find any specifics about Social Security.

I was going to suggest a rewrite but I would guess most healthcare professionals fall into the “financially secure working household” group, and therefore saying 73% are already covered by insurance isn't a strong argument. A better argument would be if we could find data about whether or not the coverage was adequate, or we can rephrase it to talk very generally about the 29% stat without actually talking about healthcare providers. Your call.

Commented [ECH4]: I'm not finding either of the stats in this sentence in the hyperlinked page on Life Happens. What's more, the linked page talks about life insurance – not disability insurance. Can we figure out where these stats actually came from and correct the link?

Commented [ECH5]: We have not defined this acronym anywhere yet, so we need to define it here. (I don't know what it stands for so I can't correct it)



“Frank Szatkowski was a successful dentist, an avid outdoorsman, and a tournament handball player before Lou Gehrig’s disease robbed him of the ability to speak, walk or even eat.” A year and a half after the first symptoms appeared, Frank had to stop working at the age of 56. It was his health insurance and an individually owned disability policy that shielded his Chicago-area dental practice and his family from financial catastrophe,” and “the dental practice hasn’t missed a beat and Frank’s family will always be financially secure.”

Commented [ECH6]: “Disease” doesn’t appear to be capitalized in general usage of this disease nickname.

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Valerie King, an emergency medicine physician and single mom to three girls, was diagnosed with ulcerative colitis in the midst of her career. With her disability policy in place, she was able to pay the mortgage, put food on the table, and send her three girls to college. As she puts it, “The most importance insurance you’ll ever buy is disability insurance because without your income, nothing else works.”

Commented [ECH7]: So there’s a bit of a problem here because the first quote looks like quoted (written) text and the second quote looks like quoted (spoken) text. They have to be the same in the same sentence, linked with the word “and.” I don’t know if these quotes were written or spoken, so we need to rewrite depending on the answer. If one was written and one was spoken, or if they were spoken by different people, we need to differentiate.

Honestly I’m confused in general by all the quotes in this paragraph because we never attribute them to any written or spoken source. So as a reader, I’m not sure if someone is saying them (and if so, I wonder who) or if they’re a quote from a written story (and if so, I wonder where that story came from). We always need to attribute quotes to SOMETHING, even if it’s the video narration.

It's stories like these that remind healthcare professionals just how important it is to have a policy in place. DIAM may be over this year, but now is the time to connect with clients to remind them that you are a resource and available to talk and answer questions about their disability insurance policies. [You'll want to check in and ensure they have enough coverage and the right policy suited for their needs.](#)

Commented [ECH8]: The linked blog is about gaining/maintaining the trust of your clients. That's not what this sentence says. We should rephrase this sentence if we still want to link to that blog, or link to a more suitable post that is about checking on coverage (not about trust).