

## 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.

## IME Panel Participation

Independent Medical Examiners are physicians/practitioners who conduct examinations that are required for both the PFL and DI benefits. 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: [http://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 916-654-8621.

## Contact information

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

Physicians/Practitioners may contact the EDD at:  
916-654-8621

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.  
This line is for issues specific to SDI Online.



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 1-800-480-3287 (voice) or TTY 1-800-563-2441.**



# Physician/ Practitioner's Guide to Disability Insurance



## What is the California State Disability Insurance Program?

State Disability Insurance (SDI) is administered by the Employment Development Department (EDD) and is funded by California workers. SDI includes Disability Insurance (DI) and Paid Family Leave (PFL). DI provides partial, short-term wage replacement to eligible California workers unable to perform their regular or customary work due to a non-work-related illness or injury. PFL provides partial, short-term wage replacement for eligible workers who need to provide care for a seriously ill family member or to bond with a new child. For more information about PFL, see the *Physician/Practitioner's Guide to Paid Family Leave*, DE 2548F.

## 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.

## Who Can Certify to Disability?

The following licensed health care providers 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:

- Physician and/or surgeon holding an M.D. or D.O. degree
- Chiropractor
- Dentist
- Optometrist
- Podiatrist
- Psychologist
- Nurse-midwife or licensed midwife (For normal pregnancy and childbirth only.)

- Nurse Practitioner (For all conditions within scope of practice. In order to certify to disabilities other than normal pregnancy and childbirth, the nurse practitioner must perform a physical examination and collaborate with a physician/surgeon.)

Other individuals who can certify to a disability include:

- Accredited religious practitioner
- Registrar of a county hospital in California
- Medical officer of a United States government medical facility
- State or local health officer

## 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 because of a disability.
- Be under the care and treatment of a physician/practitioner.
- Be disabled for at least **eight** days.
- 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, 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.

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

## Medical Extensions

Benefits are generally paid up to the date prior to your 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 is still disabled, 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, within 20 days of issuance, the extension form that you have completed and signed or submitted through SDI Online. **REMEMBER: The EDD cannot pay further benefits to the claimant until this information is received.**