AMERICAN MEDICAL ASSOCIATION HOUSE OF DELEGATES

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Resolution: 001
(I-22)

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Introduced by: Young Physicians Section

Subject: Updating Physician Job Description for Disability Insurance

Referred to: Reference Committee on Amendments to Constitution and Bylaws

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1   Whereas, Many disability insurance products contain language and provisions such as "own
2   occupation" and "own specialty" that may not be consistently defined and whose definitions are
3   not readily available in marketing and policy paperwork; and
4
5   Whereas, The Department of Labor (DOL) developed the Dictionary of Occupational Titles
6   (DOT), the main source of occupational information, in 1938; however, the DOL stopped
7   updating the DOT in 1991;[1] and
8
9   Whereas, The DOL and Social Security Administration (SSA) are developing a new
10 Occupational Information System (OIS),[2] which will replace the DOT as the primary source of
11 occupational information that SSA staff and private insurers commonly use in the disability
12 adjudication process; and
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14 Whereas, This pandemic has led to many physicians contracting COVID-19 with health care
15 workers and their families, representing up to one-sixth of hospitalized COVID-19 patients[3]; and
16
17 Whereas, Up to one-third of those infected with COVID-19 will develop Long COVID,[4,5] which
18 can last for a year or more;[6] and
19
20 Whereas, Many with Long COVID cannot return to work on a full time basis[7] requiring reliance
21 on long-term disability insurance to supplement income; and
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23 Whereas, While the DOT contains discrete and well-established descriptions of the physical
24 demands of occupations, it does not provide sufficiently specific information on associated
25 mental and cognitive requirements; and
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27 Whereas, Working with the US Bureau of Labor Statistics allows the SSA the unique opportunity
28 to consider including descriptions of the mental and cognitive requirements of work in the new
29 OIS; and
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31 Whereas, In the absence of more specific definitions in the disability insurance application,
32 many long-term disability insurers use a "national economy" standard to establish a job
33 description; and
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35 Whereas, Application of such a national standard may lead to long-term disability denials and
36 financial hardship for physicians; therefore be it

1   RESOLVED, That our American Medical Association study the most effective approach to
2   developing specialty-specific job descriptions that reflect the true physical and cognitive
3   demands of each given specialty for use in the Occupational Information System under
4   development by the Social Security Administration so as to ensure that physician disability
5   policies are robust and protective if a coverage trigger occurs. (Directive to Take Action)

Fiscal Note: Not yet determined

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https://www.dol.gov/agencies/oalj/topics/libraries/LIBDOT
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