



# Temporary Disability Insurance Information for Medical Providers

## What is Temporary Disability Insurance?

When a person experiences a non-work-related injury, illness, or other disability, including pregnancy, Temporary Disability Insurance (TDI) benefits can provide some income security by partially replacing their wages.

## Pregnancy Claims

Expectant mothers may get TDI benefits while they are pregnant and after they deliver. A customary pregnancy disability period begins 4 weeks before the expected delivery date and lasts for 6 weeks after a natural delivery (8 weeks for delivery by cesarean section). An individual's actual disability period may vary, based on your evaluation of their condition.

## Other Disabilities

Your patient may be unable to work for other conditions you are treating. You may be required to certify for conditions that are within your scope of practice.

## The Medical Professional's Role

Only a licensed medical professional can attest to the disabling condition on the application for Temporary Disability Insurance benefits (Form DS-1). If your certified physician's assistant attests to the disabling condition, provide your name and medical license number giving them permission to act on your behalf.

As a medical professional, you determine whether your patient's physical condition prevents them from being able to work. Pregnancy complications may include one that requires bed rest, carrying multiple babies, or another simultaneous disability. When completing the medical certification, be sure to state the complications clearly, and certify the first medically necessary day of disability.

## Medical Extensions for Pregnancy

Once your patient delivers, we will need you (the patient's medical professional) to complete a supplemental medical form. It must state the date and type of delivery, and the expected date of full recovery. The form must also note any complications (if applicable) that extend your patient's recovery period beyond "customary" as defined above or your estimate on the original claim form.

If your patient is experiencing any complication that is not within your scope of practice, refer her to a medical professional who specializes in that area. The patient should get a certification of disability from that specialist.

## Medical Extensions for Other Disabilities

While you are treating a patient for any non-pregnancy-related disability, we will periodically require a supplemental medical form, completed by you, to confirm that the patient remains in your care and still cannot work or has recovered.

## Disclosure of Medical Information

By signing a TDI claim form, patients authorize their doctors to share their medical information with the Division of Temporary Disability Insurance. We will not contact you to discuss your patient's condition without their authorization. If we need to verify your patient's extended illness or disability period, we may contact you by telephone or letter.

The Division of Temporary Disability Insurance is not a "covered entity" under the federal Health Information Portability & Accountability Act (HIPAA). Except to the extent necessary to administer the Temporary Disability Benefits Law, all of your medical records are confidential and are not open to public inspection. We protect all records that may reveal the identity of your patient.

## Filing a Medical Certification

Our new online portal makes filing your online certification simple. The information you submit is encrypted, and the system meets all security standards mandated by the state of New Jersey. It's easy to use, and you'll get immediate confirmation of your statement filing. It's safe, easy and fast — file your statement online today.

## Integrity of the Temporary Disability Insurance Program

To protect the integrity of the Temporary Disability Benefits Fund, we verify claims and review diagnosis/ICD coding and the patient's estimated date of recovery to determine whether it is consistent with the normal expectancy for the claimed illness, injury, or other disability.

### For More Information

Go online: [nj.gov/labor](http://nj.gov/labor)

Call Customer Service: **609-292-7060**

Write: **Division of Temporary Disability Insurance**  
**P.O. Box 387**  
**Trenton, NJ 08625-0387**

*Remember: To receive **timely payments**, your patient's care giver depends on you to **promptly complete and return the Medical Certificate portion of the claim forms.***