

Try Living Without It

Rosemarie Rossetti, Ph.D., jokingly told Main Platform attendees that she fell into the insurance industry by accident. Eleven years ago, Rossetti was paralyzed when a 7,000-pound tree fell on her. An author, speaker, trainer and consultant, Rossetti shared how disability insurance helped her and her family get through the many obstacles related to her recovery.

The accident happened during a bike ride on Rossetti and her husband's third wedding anniversary. While they were riding, she recalled, her husband heard what sounded like a gun shot. When he slowed and looked around, she said, he saw an 80-foot tree falling and shouted ahead to his wife,

"Look over there. Something's falling!" Just then, Rossetti said, the tree fell on her and instantly paralyzed her from the waist down.

When she awoke from nearly five hours of emergency spinal cord surgery, she said, "I was faced with the terrifying reality that for the rest of my life, I would be paralyzed." One thing she didn't have to worry about was how her family would survive the crisis financially. Rossetti had a disability insurance policy at the time of her accident — a benefit she received as a faculty member at Ohio State University. She left the university to start her own business a year and a half before her injury, but the policy followed her for two years, and she obtained a quote to purchase an individual disability insurance policy when her group policy expired.

Rossetti received her first benefit check a few months after her injury. She said the insurance provided an immediate and stable source of income that allowed her to focus on her recovery — not where the next paycheck would come from. Rossetti said when she returned home from a six-week stay in the hospital, she realized how difficult it was to navigate her house in a wheelchair. She said the news that she had a two-year window of opportunity to maximize her functional recovery reinforced her decision to quit working and focus on therapy.

To demonstrate the payoff of concentrating on rehabilitation, Rossetti rose to her feet on the

Main Platform stage with the help of crutches. She said this commitment hasn't been easy financially. The various expenses related to her disability included making her home more wheelchair accessible and hiring a personal care attendant, she said. Many expenses were covered by health insurance and vocational rehabilitation funding, Rossetti said, but not everything. Meanwhile, household expenses, such as car payments and a home mortgage, continued. She said disability insurance helped offset the income her family lost after her injury.

"Disability insurance was a major ray of light at the end of the dark and gloomy tunnel," she said.

Today, Rossetti and her husband are working on plans to build a new home based on the concept of universal design, meaning it will accommodate people of all sizes, ages and abilities. The home will be open to the public for tours a month before the Rossetti family moves in, and ticket proceeds will go to spinal cord injury research. Without disability insurance to sustain the family's finances, she said, the project never would have been possible.

"It is my strong belief that disability insurance is the most undersold product in the entire insurance industry. Realize the disservice that you might be doing by not selling more policies," she told attendees. "Maybe, just maybe, my words and presence on the stage have inspired you to sell disability insurance with more conviction than you have in the past." ■

