

WHY MEDICAL RECORDS ARE IMPORTANT TO A DISABILITY CLAIM



Efficiency and Accuracy

Providing complete medical records helps the claim move through the review process faster and ensures an accurate determination is made.



Physician Reviewer Recommendation

Having a complete medical record file ensures that the reviewing physician has all of the information they require to make a fair, clinically accurate, and evidence-based determination.



Establishing Residual Functional Capacity (RFC)

Up-to-date medical records help the reviewing physician establish Residual Functional Capacity (RFC), which is the functional level that an individual has retained after their injury, disease process, etc., has met a level of maximum improvement/clinical stability.



Credibility and Consistency

A complete medical record containing consistent information from multiple healthcare providers ensures the reliability and soundness of a disability claim.



HOW TO REQUEST MEDICAL RECORDS

Clear Communication:

Reach out to your physician and explain that medical records are needed to assess your eligibility for disability benefits. Emphasize the importance of providing medical records that support the eligible disabling condition(s) and request that records from the last 6-12 months (at a minimum) be provided. Your physician's office will explain the process for releasing medical records, you may be required to sign a release form and there may be a fee assessed. Fees associated with the release of medical records will be your responsibility.

Be Specific:

Make sure your physician understands which conditions are being assessed, this will help to ensure that only relevant medical records are submitted.

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1. Why are medical records important for my disability claim?

Medical records are used to provide evidence of your eligible disabling condition(s), treatments, and how your health affects your ability to work. They help reviewers determine if you meet the eligibility criteria for disability benefits.

2. What medical records do I need to submit?

You should submit all relevant records related to your eligible disabling condition(s) from the last 6-12 months (at a minimum), such as:

- Doctor's notes and evaluations
- Test results (e.g., blood tests, imaging)
- Hospital or clinic records
- Prescription records

Fees associated with the release of medical records will be your responsibility.

3. How do I get my medical records?

You can request your medical records from your healthcare provider or medical facility. Most providers have a process for requesting records either online, by phone, or in person. You may need to sign a release form to authorize the sharing of your records.

4. Do I need to submit all of my medical records, even those unrelated to my disability?

No, you only need to submit medical records relevant to your eligible disabling condition(s).

5. What if my doctor's records are incomplete or missing?

If you notice missing or incomplete information, you can ask your doctor to update or submit additional records. Once your case has been sent to MMRO, if certain records are unavailable, you should inform the MMRO disability claim reviewer and provide an explanation.

6. How recent do my medical records need to be?

Medical records should cover the last **6–12 months** (at a minimum). This helps show that your eligible disabling condition(s) is current and continues to impact your ability to work.

7. Can I submit medical records from multiple doctors?

Yes, you should submit records from all healthcare providers involved in your care, especially if you have seen specialists, received treatments, or undergone tests that relate to your eligible disabling condition(s).

