Mental Health LTD Denial Checklist for Professionals in BC

If your claim has been denied after a diagnosis of depression, PTSD, anxiety, or another mental health condition, this checklist is for you. It's designed to guide you—calmly, clearly, and powerfully—through your next steps.

Step 1: Get the Denial in Writing

☐ Ask your insurer for the full written reason for the denial

☐ Review the exact policy terms cited (e.g. "own occupation" vs. "any occupation")

☐ Note your appeal window (usually 60–90 days)

Step 2: Document Everything

☐ Start a daily journal noting symptoms, limitations, and triggers

☐ Request updated medical letters from your doctor or therapist

☐ Ensure letters mention functional limitations (not just diagnosis)

☐ Save all communication with your insurer in one folder

Step 3: Contact a Disability Lawyer

☐ Schedule a free consultation with a law firm that handles mental health LTD cases

☐ Bring your denial letter and timeline of events

☐ Ask how the lawyer will help reframe your claim legally

☐ Confirm if they offer no-win, no-fee representation

➡ Book a free consult now at: https://timlouislaw.com/contact-us

Step 4: Avoid These Common Mistakes

- ☐ Don't rush to reapply without legal advice
- ☐ Don't rely on vague doctor's notes (e.g. "stress" or "burnout")
- ☐ Don't ignore your insurer's timelines
- ☐ Don't assume your case is hopeless—appeals can succeed with the right help

You Are Protected

- ☐ Know that your mental health condition is protected under BC's Human Rights Code
- ☐ You have 2 years (under BC's Limitation Act) to take legal action
- ☐ PTSD, depression, and anxiety are all legally recognized disabilities

Bonus Resource Links

CMHA BC: https://cmha.bc.ca

Disability Alliance BC: https://disabilityalliancebc.org

BounceBack BC: https://bouncebackbc.ca

Final Note from Tim Louis

"You've already done the hard part—facing your condition and asking for help. Now let us take it from here. You deserve rest. You deserve support. And yes, you deserve to win."