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# HEALING the Healers

**Seltzer & Associates** is a boutique law firm, handling disability insurance claims and cases nationally, helping physicians and other professionals move forward after their lives have been disrupted by illness and injury.

by ERICA YOUNG photography by ALISON DUNLAP

**M**edical professionals devote their lives and careers to helping and healing others. But what happens when an illness or injury threatens a medical professional's career from advancing or, in some cases, jeopardizes their ability to practice medicine?

Mark F. Seltzer, Esq., knows how overwhelming it can feel. More importantly, he knows how to help. After all, he has found his calling in "healing the healers," with over 30 years of experience in disability insurance law. As the founder of Philadelphia-based Seltzer & Associates, he has assembled a premier legal team devoted to helping medical and

other professionals get the private disability insurance benefits they need to protect and rebuild their futures.

Seltzer's path into disability insurance law began with a case in the 1980s, in which he helped a physician struggling with addiction successfully handle a disputed disability insurance claim.

ABOVE: Seltzer & Associates' legal team includes (left to right) Dominick V. LaGravinese Jr., Esq., Mark F. Seltzer, Esq., and Ethan F. Abramowitz, Esq.

“This physician told me there were a lot of people like him who needed my help,” Seltzer recalls. “They needed someone with sensitivity, without judgment, who could help people with the same challenges as he had.”

Seltzer formed Seltzer & Associates in 1980. The firm has since grown in size and scope, but remains focused on its mission of helping physicians, dentists, psychologists, and lawyers, among other professionals, who need help protecting their careers in matters pertaining to disability insurance claims and cases. Seltzer’s team of professionals includes fellow attorneys Ethan F. Abramowitz, Esq., and Dominick V. LaGravinese Jr., Esq., four full-time support staff, and a full-time claims consultant.

“Our staff and attorneys have been working together as a team for years, providing the best possible professional services for a national community that needs very specialized assistance,” explains Seltzer. “Our team has the best possible tools that we need to help our clients. It’s a true boutique practice focused on representation of each of our clients personally and individually as we concentrate on a lower volume of higher-end claims and cases.

“Our firm handles cases and represents clients nationally and we have done so in the majority of states,” he continues. “I think I can speak for the whole team when I say that we love what we do. We get to help sick people who are not able to help themselves during their most difficult moments. And we get to help them rebuild their lives and to move forward with their lives in a professionally satisfying, productive, and healthy way.”

Seltzer says most of the firm’s clients are medical professionals struggling with injury and illness. In many cases, those illnesses include addiction and other debilitating conditions associated with mental health.

“Our clients are sick, they’re vulnerable, and when you’re sick, all of the work and effort required for a [disability insurance] case becomes even more difficult,” Seltzer adds. “Our job is to get clients the money that would be available through their disability insurance so that they don’t have to focus on the financial concerns, allowing them to focus on their treatment, their recovery, and their families, so that they can restore their lives.”

Seltzer suggests reaching out to his team at the time when an individual becomes disabled, so that the firm can be by the client’s side throughout the entire process. He says that kind of support is essential when dealing with insurance companies and organizations such as

medical centers, universities, and law firms.

“Insurance companies are huge and employ all of the tools they need to retain their money,” he explains. “They have staffs and personnel all over the country at their fingertips to essentially control a claim from its inception. So, we work with a client to get all the pertinent information that they will need, whether that’s medical records, or financial records, business agreements, CPTs, etc., in order to properly assess and prosecute a claim. We will assist our clients to properly fill out their necessary forms and to be submitted in a timely fashion, give them an understanding of the potential issues and pitfalls they may face, and help them navigate through the claims process and thereafter.

“From there we maintain the dialogue with the insurance company throughout the duration of their claim,” he continues. “Whether that’s returning to their prior work, on either a full-time or part-time basis, or by health-related necessity making an occupational change.”

Seltzer & Associates also works with clients who have found themselves overwhelmed by a claim they have already filed. These individuals may have chosen to “go it alone,” and in the process made critical errors that compromised their claims.

“In those cases, an insurance company will act on the insured’s mistakes to protect its best interests at the client’s expense,” Seltzer says. “Many times, in those cases we work to dig our clients out of their mistakes. We’re dedicated to getting our clients’ benefits paid for the full duration which they are entitled to.

“While it is most advantageous to engage our firm at the inception of a claim, we are of course retained at different stages of the claims process, including after a claim has been denied or terminated. This requires us

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to engage in the appeals processes that vary depending on the individual cases, which can include litigation.

“We work extremely hard and diligently handling appeals, which are incredibly time consuming and hard fought. Litigation can often be additionally debilitating to our clients. We are sensitive to our clients’ individual needs and situation as we help direct the most appropriate course of action in order to make the disability insurance companies honor their promise to our clients—to pay them the benefits they deserve.”

Seltzer & Associates does much more to help clients than through direct representation. Seltzer has personally worked with addiction-focused organizations and spoken at conferences across the country to help educate and spread awareness in the medical community of the availability of disability benefits often critical to the recovery process. He considers such involvement to be an essential part of his team’s commitment to caring for not only prospective clients, but the addiction community as a whole.

“I’m very proud of what we do,” Seltzer says. “It’s very professionally satisfying, and we all love it. It’s not easy; we deal with sick and injured clients who are struggling. But the end result, helping them get their feet back on the ground and to keep them going in a positive, healthy direction, is a very satisfying feeling. We take care of sick doctors, we help sick doctors heal, and we help get back their lives.” ■

