WEALTHCARE FINANCIALS

Facebook — Mid-Career Physicians and Practice Owners: Is Your Income Protection Keeping Pace?

Mid-career physicians and dentists often carry the same disability coverage they bought during training — but the financial stakes have grown significantly since then. Practice ownership adds payroll, leases, and business loans that a personal disability policy isn't designed to cover. According to the 14th Annual Guardian Workplace Benefits Study, 43% of working Americans owned disability insurance in 2025, suggesting a large portion of the workforce may be underprotected. If your income and practice structure have changed, it may be time to compare your existing policy against your current obligations.

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