

2023 *Annual Report*



Our Mission:

To establish disability income protection as a key financial safeguard for every working American



The Council for Disability Awareness helps consumers, employers and advisors make informed decisions about the financial risks people face from a disability that may occur during their working years.

We empower working or soon-to-be working Americans with the awareness of:

- *The real risk and dramatic consequences of a disability on their income and lifestyle*
 - *How to work with employers and advisors to secure a financial safety net that considers their risk of disability*



Our Members

The Council for Disability Awareness is comprised of dedicated members, and is seen by target audiences as a trusted and relevant educator on the prevalence of disability and its devastating impact on the income of workers and businesses.



A Time of Transition and Renewal

MESSAGE FROM THE PRESIDENT

In the last year, the CDA has faced organizational challenges, but we've put considerable effort toward addressing them for both the short and long term, and have come out of it reenergized, stronger, and better positioned for the future.

In the summer of 2023, we were caught off-guard to learn that our president, Carol Harnett, was seriously ill. In August, she passed away after a hard-fought, and very private, battle with cancer.

Normal organizational activities continued as usual throughout the year, including regular committee meetings, blog publishing, and successful spring and fall campaigns. But with Carol's absence and the lack of leadership presence, the CDA lost momentum.

After Carol's death, the CDA leadership and staff regrouped and strategized to stabilize the organization and find a way forward. In November I agreed to serve and was appointed Interim President, and immediately began an intensive review of the organization including discussions with all CDA stakeholders.

Since my appointment, I've gained a renewed appreciation for the commitment of our staff, leadership, and members to the CDA mission. We have gathered ideas and recommendations to fine-tune our efforts, strengthen the organization, and to position the CDA for future success. This report provides an overview of accomplishments and a vision for the future to grow and increase our impact.



Bob Herum, *President*
Council for Disability Awareness



Key Accomplishments

- We ended a challenging year with membership growth and renewed commitment from existing members. While we lost two members, we added three new associate members.
- We had two successful marketing campaigns as measured by use and readership. Our spring campaign, *Mind the Gap*, included materials designed for agents and brokers to support the historical disability awareness campaigns by various carriers. Our fall campaign, *Protect Your Income*, focused on employee participation in employer-provided insurance options and enrollments.
- We continued our very successful blog campaigns with materials provided by member firms.
- The board selected and appointed an Interim President, who initiated open and candid discussions with staff and leadership to assess the state of the CDA and strategies to strengthen the organization and better position it for future stability and growth.

The logo for the 2023 Spring Campaign, featuring the word "MIND" in green, "the" in a smaller blue font, and "GAP" in a large blue font. A green arc is positioned above the word "the".

2023 SPRING CAMPAIGN

The logo for the 2023 Fall Campaign, featuring the words "Protect Your" in a green script font, "INCOME" in a large blue block font, and a life preserver icon integrated into the letter "O".

2023 FALL CAMPAIGN

Financials

- Currently have in excess of one-year's expenses in our account, before any renewals are sent in June
- All billings are now, unless not possible, via ACH
- Three new members have helped weather the non-renewal of two associate members
- Policies and procedures to streamline and codify financial flow, approvals, billing processes, and use of ACH are all underway

Research

The CDA's Research Committee provides a collegial forum for discussing issues of concern to our industry's target audiences (working consumers, employers, and financial advisors). It identifies and helps fill gaps in knowledge on key topics through a three-pronged strategy of outside-in research, curation, and "fast facts."

In 2023, the Committee continued its earlier focus on post-pandemic work absence trends and issues related to Long Covid. It also began tracking emerging artificial intelligence and machine learning technologies and their impact on our industry. The Committee will continue to keep these topics, along with other key trends such as the "mainstreaming" of mental health and the changing nature of work and the workplace, on its radar throughout 2024.

In 2024, our focus will be to:

- Revitalize the committee and create a "buzz" for the members
- Begin work on identifying research focus and desired output with the support of the committee
- Publish research findings on a periodic basis
- Develop and implement quarterly training to the member companies by other member company representatives
- Identify member leadership for the Research Committee



Marketing

In 2023, per usual, our campaigns were a huge success. Regarding new member attainment, it was a slow go because of internal circumstances, however by the end of the year (with the hiring of Bob Herum as Interim President), the efforts became more apparent with new members expressing interest.

Our goals for 2024 include:

- To increase membership (including carrier members as well as associate members) by a monetary amount of \$50,000. At this writing we have already achieved \$20,000 in membership dues. We have developed a membership kit and tools to assist in retention of our current members and will work, with the board's support, to increase both our carrier and associate membership and involvement.
- To assist CD+M in developing ideas and themes for our spring/fall campaigns as well as actively participate in blogging, attaining blog posts from others within and outside of our member companies/organizations. Continue to work with CD+M (including in bi-weekly calls) to develop the CDA's two annual campaigns with the emphasis on "new and juicy" topics.
- Begin work to refresh the CDA brand and materials. Actively participate in the rollout of our new branding campaign.
- Revitalize the committee and create a "buzz" for the members and identify member leadership for the committee.



Is disability income insurance worth it?

This article originally appeared on the



Why Women Should Start Their Insurance Planning Now

Amber Stitt, Financial Consultant, Business Strategist, Speaker, Podcast Host Having the proper protections in place should be important to everyone, but early planning is particularly important for women. With a broader variety of female-specific needs, finding suitable insurance options to better secure the future can be challenging. I'll share some key considerations to help explain...

Reaching our Audience

The CDA has continued to grow its reach through our existing marketing programs—blogs published twice a week, our annual spring and fall campaigns, and ongoing efforts across social media platforms. The blog site continues to be quite successful.

Recent success in furthering our message occurred in the first two weeks of 2024—an interview with the *Wall Street Journal* and with *Discover Financial*.

Blog website

	June 2019	Oct. 2021	Oct. 2023
Monthly Views:	4,614	5,141	6,083
	2019	2021	2023
Traffic Jan.–Oct.:	29,148	36,730	43,572

Other Websites

RealityCheckup.info	Through July 2023
Users:	20,781
Page views:	38,464

DisabilityCanHappen.org	Through July 2023
Users:	18,967
Page views:	36,516

Social Media Audiences	Oct. 2021	Oct. 2023
Facebook Followers:	33,552	33,965
Twitter Followers:	3,639	3,758
LinkedIn Followers:	2,010	3,142
LinkedIn Group Members:	3,864	—

+18%
blog traffic
2023 OVER 2021

+56%
followers
2023 OVER 2021

Mind the Gap (Two-Month Campaign “Bump”)

	During the Campaign
Facebook Reach:	83,785
X Impressions:	202,400
LinkedIn Impressions:	202,806

Social Media Highlights

Facebook	Compared to previous period
Users:	+12.77%
Sessions:	+13.64%
Page views:	+14.59%

X	Compared to previous period
Mentions:	Doubled

	During the campaign
Engagement:	5.7% (Average engagement across X is 0.035%)

LinkedIn	Compared to previous period
Reactions:	+139%
Comments:	+400%
Reposts:	+90%

+14%
page views
DURING TWO-MONTH
SOCIAL MEDIA CAMPAIGN

+139%
reactions
DURING TWO-MONTH
SOCIAL MEDIA CAMPAIGN

Membership

The membership goals for 2023 were to retain all current members and grow by four new members. Instead, two members did not renew. However, we were successful in attracting three new associate members.

Welcome 2024 New Members

- The Smith Group (reinsurance)
- MGIS (specialized insurance programs for doctors)
- MDGuidelines (Evidence-based clinical guidelines)

2024 is a critical year for our growth. Potential new members have been identified and will be pursued. Tools are being revised and developed to assist in that effort. Board leadership will be sought on specific firms—*“Who do you know?”*

Strategic Alliances

We are actively developing relationships with key industry associations that can further our outreach and impact in the education and awareness of working Americans.

- 1) The agents and brokers that work with them
- 2) The insurance carriers and associate members that create and maintain the products that provide income to the disabled worker
- 3) Provide tools to help employers and employees through the myriad of issues that impact the disabled

Planning for 2024

Two days of intensive “Blue Sky” discussions took place in early 2024, reviewing the current state of the CDA and planning for the future, with all members of the CDA staff and support firms. These talks focused on standardizing processes and procedures to better position the CDA to survive and thrive moving forward.

A set of recommendations and changes in our processes were developed, with the goal to strengthen the CDA and position it for future growth. Now being considered by the board, these recommendations include:

- Reassess core brand statements and identity
- Consolidate, retool and update websites
- Reconstitute and emplace member leadership on both the Marketing and Research Committees
- Develop a New Member Packet to be used in recruiting efforts
- Develop and publish this Annual Report for member firms and for use in our recruiting efforts to reinforce and promote our mission and accomplishments



Renewed Efforts.

Increased Impact.

Organizations must evolve to thrive. As we embrace efforts to improve our effectiveness, it's important to reaffirm our essential goals and activities, because these remain unchanged.

The Council for Disability Awareness ultimately advocates for and educates the community supporting the individual who is facing a loss of income, the challenges of disability, and the potential for long-term absence from work.

- As a trusted go-to resource, The CDA amplifies its members' expertise by promoting their publications, social media posts, and white papers through our own platforms resulting in increased visibility and credibility.
- Our members become part of research initiatives that look at the world from the outside-in and is important to members, the absence management and income protection industry, and its customers.
- Our members help create conversations from our research and use this to influence how consumers think about their work, and personal and financial well-being.
- The CDA focuses its educational initiatives on income protection products, including Individual and group disability insurance, and critical illness, accident and hospital indemnity coverages.
- The CDA will continue its focus in 2024 on capturing the attention of working people, and educating them about the importance of income protection.
- It will also continue to support employers, advisors, benefits consultants, and the media at large in sharing The CDA's research findings as well as learnings as to the best ways to effectively communicate with employees and consumers.



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