

Claims & Underwriting



# The COVID-19 Effect: Claims and Underwriting Processes – Part I

April 15, 2021 – 2 p.m. Eastern

# Purpose

- To broaden our mutual understanding of the challenges we are all facing due to the pandemic.
- This session is intended to be interactive to provide an opportunity for sharing experiences, provoking discussion and learning from each other.
- Most of us have been working independently, with very few opportunities to speak with colleagues in our network about what we are facing, what is working, unintended consequences and what could be done going forward.
- Please take advantage of this time together to ask questions of others and identify opportunities to support our customers during this unprecedented time.

# Session Structure

- In the first of this two-part session, we will discuss the current issues and challenges companies are facing due to the impact COVID-19 has had on the claims and underwriting processes.
- We will use polling to take the pulse of attendees on five topics, followed by small group discussions lead by a facilitator in a Zoom breakout room. Discussions will run for 7 minutes each.
- Using this same format, in the second of this two-part session, on Tuesday, April 20<sup>th</sup> at 3 p.m. Eastern, we will continue discussions with a focus on the future and how the pandemic will shape business practices and strategies that will be critical to ongoing success in meeting the needs of customers.

# Facilitators

- Allison Brown, CNO
- Arlene Hendricks, Lincoln Financial Group
- Charles Jenkins, CNA
- Robyn Narveson, LTCG
- Cassandra Prebis, OneAmerica
- Natalie Schreiber, CNO
- Joan Stear, Wilton Re
- Jennifer Vey, LTCG

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# Question #1A: Effects of COVID-19, Claim processing

**What effects related to the processing of claims decisions have you experienced due to COVID-19? (*choose all that apply*)**

- Fluctuations in productivity levels
- Internal delays associated with staffing resources
- Internal delays associated with process/workflow changes due to remote working
- External delays associated with obtaining adequate requirements for underwriting and/or claim decisions
- Fluctuations in number of new applications/claims received
- Have not experienced any processing effects since onset of COVID-19
- Other

# Question #1B: Effects of COVID-19, U/W processing

**What effects related to the processing of underwriting decisions have you experienced due to COVID-19? (*choose all that apply*)**

- Fluctuations in productivity levels
- Internal delays associated with staffing resources
- Internal delays associated with process/workflow changes due to remote working
- External delays associated with obtaining adequate requirements for underwriting and/or claim decisions
- Fluctuations in number of new applications/claims received
- Have not experienced any processing effects since onset of COVID-19
- Other

# Break Out: Small Group Discussion for Question #1



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## Question #2A: Exception Processing, Claims

**Did you make exceptions and allow informal, private caregivers (e.g. family members) to serve as temporary paid caregivers, although this would have been excluded under the policy? (*choose all that apply*)**

- No exceptions were made outside of the contract language
- Yes, but only if mandated by the state (e.g. Alaska)
- Yes, by utilizing an Alternate Plan of Care benefit in the policy
- Yes, under an extracontractual approval letter with Reservation of Rights
- Yes, by another method



# Question #2B: Exception Processing, Underwriting

**Did you make exceptions to your underwriting process or requirements as a result of some of the challenges in obtaining needed requirements during the pandemic? *(choose all that apply)***

- No exceptions were made to underwriting requirements
- Yes, underwriting requirements were waived
- Yes, underwriting requirements were reduced in number
- Yes, we changed our underwriting guidelines
- Yes, by other means

# Break Out: Small Group Discussion for Question #2



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## Question #3: Assessments

**What were the effects of on-site or face-to-face assessment cessation to your underwriting and/or claims processes? *(choose all that apply)***

- Virtual Assessments were used in lieu of On-Site Assessments
- Telephonic Assessments were used in lieu of On-Site Assessments
- Waived On-Site Assessments
- No effect – On-Site Assessments are not part of our process
- Greater reliance on medical and provider records
- Other

# Break Out: Small Group Discussion for Question #3



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# Question #4A: Administrative Exceptions (Claims)

From a claims perspective, what type of administrative exceptions were implemented as a result of COVID? *(choose all that apply)*

- No administrative exceptions were implemented
- Continuation of Waiver of Premium outside stated policy provision
- Waiving Per-Claim EP for discontinuation and resumptions of care
- Satisfaction of Elimination Period regardless of receipt of care/charges
- Extending Inactivity process for claim payment
- Paid extracontractual bed reservation benefits
- Other

## Question #4B: Administrative Exceptions (U/W)

From an underwriting perspective, what type of underwriting exceptions were implemented as a result of COVID? *(choose all that apply)*

- No exceptions were made
- Waiving underwriting requirements
- Extending time to allow for placement of policies
- Extending time that requirements and applications were valid for
- Substituting one type of requirement for another
- Other

# Break Out: Small Group Discussion for Question #4



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## Question #5: COVID-19 related charges

**What types of COVID-19 related charges have you reimbursed through claim payment or underwriting fees? (*choose all that apply*)**

- COVID-19 related expenses are not reimbursed
- Charges for personal protective equipment (PPE)
- COVID-19 related “surcharges”
- “Hazard Pay” for caregivers
- Increased fees for medical records
- Other



# Break Out: Small Group Discussion for Question #5



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# Conclusion



Don't forget to register for Part II!

Tuesday, April 20<sup>th</sup> at 3 p.m.  
Eastern

We will continue discussions with a  
focus on the future!

See you then!

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