

## Claims & Underwriting

Karen Smyth, Vice President LTC Wilton Re

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Jon McElhaney, Asst. Director, Northwestern Mutual

Charles Jenkins, LTC Claims Manager, CNA

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Allison Kusel



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

April 20, 2021 – 3 p.m. Eastern

# Purpose

- This is the second of a two-part session but will differ in structure from the first part.
- In the first part, we discussed the current issues and challenges companies faced due to the impact COVID-19 has had on the claims and underwriting processes in small groups.
- In this second part, We will focus on the future and how the pandemic will shape business practices and strategies that will be critical to our ongoing success in meeting the needs of customers
- We will use polling to take the pulse of attendees on several topics, followed by reaction from our panelists.
- We'll use the Q&A functionality to engage with all of you who may want to offer a comment or ask a question of our panelists.
- We seek to broaden our mutual understanding of the challenges we are all facing due to the pandemic.

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# Panelists

- Arlene Hendricks
  - Underwriting Account Executive
  - Lincoln Financial Group
- Charles Jenkins
  - Manager, Long Term Care Claims
  - CNA Insurance
- Jon McElhaney
  - Assistance Director, LTC Claims
  - Northwestern Mutual
- Allison Kusel
  - Director, Long Term Care Claims
  - Genworth Financial

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# Question #1: Fraud prevention - Claims

**If private/family caregivers were approved as an exception, were any additional fraud prevention measures put in place to monitor these specific claims? (*choose all that apply*)**

- Yes, additional documentation/verbal confirmation was required
- Yes, our standard protocol for suspect activity was initiated
- Yes, other fraud prevention measures were implemented
- No, no additional fraud prevention measures were implemented
- Other



## Question #2: Exception Processing, Claims

If claim exceptions were made during the pandemic, how will you determine when to roll these exceptions back? (*choose all that apply*)

- We have already rolled them back
- Reduction of incidence rates of COVID-19 cases in states will guide us
- Will tie exception roll back to rollout of vaccine and herd immunity
- Established date for roll back was set when exception was made, but will re-evaluate based on situation
- Limited Episode of Benefits was used and once exhausted, exception no longer valid
- Uncertain
- Other



# Question #2B: Exception Processing, Underwriting

If underwriting exceptions were made during the pandemic, how will you determine when to roll these exceptions back? (*choose all that apply*)

- We have already rolled them back
- Reduction in COVID-19 infections on country level
- Reduction in COVID-19 infections on state level
- Tied to rollout of vaccines and herd immunity
- Reduction in hospitalizations related to COVID-19
- Uncertain
- Other



# Question #3: Future Challenges

**What future challenges do you anticipate with the management of underwriting and claims during the COVID-19 pandemic? (*choose all that apply*)**

- Limited medical records used for underwriting and claim determinations due to decreased medical visits with physicians during this time
- Identifying when to roll back exceptions
- Determining how to rollback exceptions (across the board or state-by-state)
- Determining if certain exceptions need to remain in place (beyond the pandemic) because of the passage of time / reliance on current arrangement
- Increased restoration of benefits claims from those who suspended care, then resume care
- Uncertain
- Other



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## Question #4: Positive Impacts

**What positive effects have resulted from the changes made due to COVID-19? *(choose all that apply)***

- Continue to allow Work from Home on a limited or full-time basis
- Flexible work arrangements (work hours) to balance work and life demands
- Increased productivity and/or process efficiencies
- Expansion of labor pool (not bound by geography)
- Mitigate disaster recovery and/or implementation of business continuity plans by moving staff to Work from Home arrangements
- Forging creative solutions in the face of adverse conditions
- Other





# Question #5: Assessments

**Do you think virtual and telephonic “face-to-face” assessments, whether used for claim or underwriting purposes, will be incorporated into your standard business practices (e.g. used in certain situations when previously, a face-to-face assessment would have been conducted) after the pandemic is over?**

- Yes, in limited situations
- Yes, but rarely or under unusual circumstances
- Uncertain; we have not explored this topic yet
- No
- No, no, no way



Eating



Bathing



Dressing



Transferring



Toileting



Walking or moving around

## Question #6: Quality of Data

**Are you concerned about claims or new business decisions you made, knowing the quality of data may not have been as strong as you would have preferred?**

- Yes
- Yes, but we tried to put limitations on these decisions (e.g. certify as benefit eligible for a shorter period of time)
- No



## Question #7: Self-Service

**Has the pandemic motivated or accelerated your organization's interest in establishing customer or provider portals to both receive and communicate information, rather than reliance on U.S.P.S. and facsimile transmission?**

- Yes
- Uncertain
- No



# Final Thoughts

- What do you think are the long-term implications of the changes implemented during the pandemic? Will they survive “the end of COVID-19” or do you think you will go back to “business as usual?”
- What did we learn this past year?

# Contact Information

## Producer

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## Chair and Co-Chairs

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# Conclusion



Hope to see you in person in 2022!

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