

2001 Healthcare Conference *Keeping Health on Track*

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Scarman House

Managing Disability Claims

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- Alex Isted and Mike Benton
- Munich Re Medicals Direct

Managing Disability Claims

- Do companies want to manage claims?
 - Proactive approach to managing claims
 - Be innovative with claims
 - Have a clear philosophy

Do companies want to manage claims?

- Need appropriate resources
- Need quality claims specialists
- And enough of them
- Professional Claims Management

Proactive approach to claims management

- Management of disability claims starts with:
 - Developing the product
 - Managing proposer's perception
 - Underwriting

Proactive approach to Claims Management

- Late interventions = bad news
 - Uncontrolled portfolio
 - More likelihood of losses
- Early intervention = good news
 - Manage claimant's perceptions
 - (and GP's and Employer's)
 - Better chance of profitability

Professional Claims Management

- Understand
 - Product
 - Medicine
 - Finance
 - Law
 - Interaction between all the above
 - It is not an administrative task
 - It is a profession

Barriers to desire to recover and return to work

- NHS thinks in terms of fitness to live, rather than fitness to work
- No coordinated structure for vocational rehabilitation in the UK
- GP's role ?

Wish list for road to recovery

- Absence Management Programme
- Vocational Rehabilitation services
- Implement Disability Discrimination Act

Learning

■ Feedback learning into:

- Claims
- Underwriting
- Product development
- Premium basis
- The whole business

Services Available

- Visiting (Employee/Employer)
- Private Investigation
- Functional Capacity Evaluation
- Third Party Services
