

**Tele-Claims**  
Service Overview

# Introduction

MorganAsh and SCOR Global Life UK strongly believe that valid claims are not paid quickly enough and potentially dubious claims lack a key area of input; the claimants' view. The reliance placed on the standard claim form is outdated and unhelpful – this is where the tele-claims proposition can make a difference.

MorganAsh and SCOR have developed an industry leading tele-claims service which is immediately available and can be easily customised to individual company needs. SCOR are so confident in the positive benefits of the service that we are prepared to include its use as part of a reinsurance treaty and to negotiate with clients regarding a potentially positive reduction in reinsurance rates.

## Tele-Claims Service

The MorganAsh tele-claims service improves the claims process for both claimant and insurer by undertaking a high quality telephone interview at the start of the claims process to triage the claim appropriately. It ensures that genuine claims are paid quickly and with appropriate, sympathetic handling and/or targeted evidence requests are made.

For those claimants with Income Protection cover (IP) who are clearly unable to work or those with Critical Illness (CI) who are suffering from a specified condition, the claim can be paid out faster through a tele-claims process than if a home visit, GPR or Consultant's report had been required.

It has been seen in many studies that the longer claimants are out of work the harder it is for them to return. Many claimants would return to work if they were provided with assistance at an early stage. The tele-claims service is able to ensure that this happens.

# Benefits of Tele-Claims

Historically, when a prospective claimant notifies an Insurer that they wish to make a claim, the Insurer sends a number of pro-forma claim forms. The questions on those forms rarely suit the claimant's individual circumstances so that the claimant can feel that they are dealing with a faceless organisation who are not sympathetic to their situation. As a result, the claimants often don't understand the questions which are being asked and can find the whole process of completing myriad forms distressing.

The MorganAsh Tele-claims service immediately builds a close relationship with the claimant at the initial stage of a claim. MorganAsh's experienced nurses discuss the claimant's condition, listen to their circumstances and discuss the options open to them. This early intervention greatly reduces the potential for long term disability. The Tele-Claim interview provides information directly from the claimant on their health and reduces the reliance on the medical professionals' opinion.

## Quality benefits:

- Improved customer relationship due to prompt personal response to their claim
- Empathetic experienced nurse provides professional approach
- Independence from patient-oriented GPs
- Clear instructions to claimant reduce emotional heartache at this time of stress
- Timely empathetic engagement reduces propensity for conflict and appeals to FOS

Most claimants would like to be able to return to work but perceived barriers may exist which can easily be solved with a personal call. The nurses can identify these barriers and help the claimant to break them down.

## Cost saving benefits:

- Reduction in claims pay-outs
- Reduction in claims administration
- Reduction in reserves for claims
- Clarity at the beginning of the claim reduces erroneous claims and errors
- Opportunity to obtain reduced reinsurance rates in line with improving morbidity experience
- Reduction in vague and incomplete claim forms improves efficiency

Of course there are situations where claims are made which are not genuine. The MorganAsh Tele-interview at the application stage has consistently improved disclosure by 60-80 % compared to traditional paper application forms. These same techniques and empathetic approaches bring the same increase in disclosure to the initial claim stage.

The calls are recorded which encourages the claimant to be accurate with responses. This provides an Insurer with a documented history from which to make future comparisons.

# Key Components

**The key components of the service include:**

## 1. Early intervention

The time since the claimant last worked is critical to the likelihood of a return to work and positive outcome. As soon as a claim is notified a full assessment interview is carried out by a qualified nurse to understand physical and psychosocial aspects.

## 2. Collecting full facts

There are often various reasons for a person remaining off work and there should be appropriate questioning that recognises this.

MorganAsh ask objective questions to ascertain how the claimants manage their daily life. The multifactor approach (for IP, TPD and WOP) includes enquiries into psychosocial aspects such as work environment, colleague rapport, workload, scheduling, hours worked, travel, use of skills and support from their employer. This creates a thorough picture of the claimant's position and helps identify how the claims' assessor should best respond to the claim.

### Questioning includes:

- Past history
- Family history
- Habits and current status
- The present details of the condition leading to the claim, the severity and frequency of the condition
- Their mobility
- Details of past symptoms
- Consultations
- Treatment
- Diagnosis
- Investigations
- Reviews and plans for the future.

The responses from the interview can also be compared against the original application form and questions asked to ascertain why any non-disclosure may have occurred.

## 3. Empathetic engagement

The interview is undertaken in an empathetic manner building rapport with the policyholder and gaining trust.

The experienced MorganAsh nurses have an understanding manner and excellent listening skills. They have the assurance and medical knowledge to understand what facts are important and they use their tailored drilldown questions and their own experience to draw out the facts.

Introducing themselves as nurses provides the claimant with confidence in the interviewer and an immediate sense of confidentiality. Customers feel they are treated fairly, enhancing the relationship with their insurer.

## 4. Knowing the options

A key element of the interviews is the claimant having a good understanding of their options. If it is clear that they do have a valid claim, then there are options available to them. The options could include partial payment if they were able to return to work in some restricted way, proportionate payment, payment for re-training or rehabilitation.

The Tele-Claim interview provides an excellent opportunity to explain to claimants that returning to work on a reduced basis is a viable option.

## 5. Changing the mindset

Many claimants are put off from returning to work as they believe that their condition is likely to last for many months. Perhaps someone has told them that it could last that long and they therefore fall into that way of thinking.

This negative mindset may be reversed by contacting them early in the process and by giving them a positive and inspirational way of looking at their situation.

For many common health problems, (including prevalent stress and musculoskeletal problems) recovery is improved with proper management and support. Long term disability is not inevitable. There is a powerful role to play in making it clear that the claimant should be able to make a recovery and return to work (in some form) in the short term.

The MorganAsh nurses have many years first hand experience in dealing with patients and know the value of being positive. They encourage patients to adopt a positive approach to their condition and outline their possible options.

## 6. Contact and support

It is the MorganAsh belief that, in having a full discussion with the claimant in a professional but caring manner, the claimant will be more open about their situation and also will welcome support offered.

In cases where it is clear the person cannot return to work in the short term, a regular interview is a way of keeping in contact and updating the situation.

A fully informed decision can then be made regarding ongoing payments. It is evident too that such a "service" is highly valued.

## 7. Speed of response

Writing to claimants and medical professionals is a time consuming process and can result in much unnecessary paper work.

The Tele-Claim interview approach is swift and gains immediate responses. For the genuine claimant this is a major improvement in customer service as they are likely to be under considerable stress while they wait for the outcome of their claim.

The sooner invalid claims can be identified and managed out of the claims process, the lesser the administrative burden.

## The process

The MorganAsh Tele-Claims service can be used for all claims for IP/WOP/TPD/CI (specified events).

The aim is to quickly triage the case to establish the most appropriate route for each claim.

### Triage aims to establish:

- Valid claims
- Invalid claims
- Incomplete claims requiring specific investigations/tests
- Premature claims and follow up required
- Cases where prompt action may prevent a long term claim (eg.IP)

Instead of completing a claim form, applicants are interviewed over the phone by a trained nurse.

As soon as the insurer receives a claim this information is passed directly to MorganAsh using the MorganAsh CMTS web browser. Alternatively claims phone numbers can be redirected to MorganAsh.

MorganAsh schedulers phone the claimant and arrange a suitable time to undertake the interview.

An extensive reflexive questioning system drives the questioning to ensure all appropriate questions are asked.

The interviewers are trained nurses experienced in Tele-interviewing and with knowledge of morbidity products and the role of the claims assessor.

MorganAsh nurses introduce themselves as "phoning on behalf of your company".

A report is provided in PDF format, for each interview, on the MorganAsh CMTS web browser for easy download.

All interviews are recorded and are available for the claims team to listen to within two hours of the interview taking place.

### Interview outcomes may be:

- The claim is admitted
- The claimant is asked to gather more information, prior to processing the claim
- The claimant is informed that further enquiries will be made (e.g. GPR/specialist report/employer's letter)
- The claim is identified as requiring a home visit or other specialist investigation

## Question sets

MorganAsh use questioned sets designed in partnership with SCOR Global Life. These sets operate within the expert underwriting system AURA (engine licensed from RGA Technical Partners). The questions cover in depth the common medical causes of claim as well as occupational details, financial details and psychosocial factors.

Just like the Tele-interview for applicants the questions used may be changed and approved by the insurer prior to commencement. They can be also be tailored specifically to meet the needs of individual policy conditions.

## Getting started is easy

Unlike many other projects, it is easy to get started. Using the proven systems and methodologies already deployed by MorganAsh in the Tele-interview service, life insurers can simply log onto the CMTS web system and input the names and details of individual claimants. All the hard work is done for you.

The full service is configured to match the claims philosophy of the life office and to integrate with existing systems and distributors. The service is designed to receive data in multiple formats and, although linking electronically is the preferred option, paper and scanned images can also be used if desired.

For different products or distribution channels alternative interview questions can be added and trialled at any time. The Tele-Claims service is tailored and branded for each customer and interviewers are normally dedicated to a specific life office.

## Improved reinsurance terms from SCOR Global Life

SCOR and MorganAsh have worked closely together to develop the Tele-claims service and believe that it is a crucial claims management tool. As such, SCOR have provided MorganAsh with valuable support in developing scripts, training the nurses and recommending QC procedures. A key element in having a successful IP product is claims management and control. As such, SCOR are proud to negotiate this service as an integral part of its IP proposition and will take its use into account when setting reinsurance rates.

## Summary

### The MorganAsh Tele-Claims service both improves the customer experience while reducing costs.

- All questions can be asked, and explained – thus reducing the inefficiency of incorrect and incomplete claims forms
- Full in depth questions can be asked pertinent to the claimant's condition and their personal situation thus accelerating the speed of the claims administration
- Options for partial/part-time return or retraining can be explained for IP where appropriate
- Independence from GP and other medical professionals removes conflicts of interest and sympathetic bias of those treating the claimant
- Prompt and caring attention tailored to the specific nature of the claimant's condition ensures a positive relationship is created between the claimant and the insurer
- Prompt triage of claims leads to immediate management of expectations improving customer experience, and reducing administration of nebulous claims for the claims team
- Improved and prompt rapport with the claimant improves relationship with the insurer and reduces conflicting situations ending in bad press and appeals to the FOS
- Reduced administration on the claims department reduces their costs
- Improved management of claims allows reduction in reserves, freeing up capital for other initiatives
- Improved reinsurance terms

