

## IMPROVING DISABILITY CLAIMS MANAGEMENT

### The Facts

Company:	Educators Mutual Life Insurance Company
Location:	Lancaster, Pennsylvania
Focus:	Disability Claims Review
Claims Sent for Review:	10% of total
Using AllMed Since:	2000
Website:	<a href="http://www.emlife.com/">http://www.emlife.com/</a>

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Ken Wasnock  
Manager of Life & Disability Claims  
Educators Mutual Life Insurance Company

### The Challenge

Educators Mutual Life Insurance Company thoroughly reviews each claim to ensure all deserving disability cases are paid. It handles between 100 and 150 new claims every month. Of these claims, about 10 percent are sent for review by an external physician, either because a doctor's documentation is unclear or the presentation is a mix of opinion and medical fact.

According to Ken Wasnock, Manager of Life & Disability Claims for Educators Mutual, “We needed to define a process for ensuring that our decisions on questionable claims were based on fact, not opinion,



so that we could ensure the best possible outcome for our customers and their employees.” Wasnock explains that the company often found itself in a position where the physician was just not certain about the patient's disability claim status.

“In these cases, we needed to work objectively with the physician to make sure they were not caught in the middle of a claim, regardless of it being approved or not,” says Wasnock.

### The Solution

Educators Mutual Life Insurance Company turned to AllMed Healthcare Management to help define its process for claims review and to provide independent medical review services for their questionable claims. “We had worked with several review companies in the past,” says Wasnock. “AllMed is the first independent review organization (IRO) we've encountered that truly understands the review process.”

“AllMed works as an advocate of the employer and insured, plus they work hand-in-hand with the physicians to ensure there is a proper understanding of the care provided to the patients,” explains Wasnock. In cases where the doctor cannot easily assess a patient’s work capacity, an AllMed intervention may assist the physician with guidance on application of the standard assessment criteria, which is extremely important to preserving the long-term relationship a physician has with the patient.



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### The Outcome

For Educators Mutual Life Insurance Company, reviews on questionable disability cases are completed by AllMed within two to three days, with expedited claims often being completed in less than 24 hours. “AllMed listens, is accountable and responsible,” says Wasnock. “When AllMed makes a recommendation on the clinically demonstrated merits of a claimed disability, it’s done with objectivity and solid documentation.” He adds that the overall appeals process for denied claims has been virtually nonexistent. The documentation AllMed provides with each review is so good that physicians and patients

simply don’t appeal in those instances where a claim cannot be clinically supported.

### About Educators Mutual Life Insurance Company

Since its founding in 1910, Educators Mutual Life Insurance Company has been in the group insurance business. The company offers group life, dental, vision and disability (both STD and LTD) insurance products on an employer-paid and voluntary basis. Educators Mutual Life Insurance Company works through independent insurance

brokers, providing cost-effective benefits programs that help clients attract, retain and protect their employees. The company is licensed in 35 jurisdictions.

### About AllMed Healthcare Management

Founded in 1995, AllMed is a URAC-accredited Independent Review Organization (IRO) serving insurance payors, providers and claims managers nationwide. Reviews are conducted by board-certified physicians in active practice. More information on AllMed can be found on the company’s Web site at [www.allmedmd.com](http://www.allmedmd.com).