

# Virginia Hybrid Disability Plan



VACORP



# AGENDA

## VACORP

Chris Carey and Stephanie Heintzleman

- Program status update
- Billing Overview

## Anthem

Michael D'Achille and Alex Balasco

- Anthem expertise
- Claims
- Dedicated staff
- Value Added Benefits

## One Digital

Nancy Grasso and Carrie Bartlett

- Policy & Legacy

# VACORP

Chris Carey

## RFP Process & Selection of Anthem

- Master Policyholder
- Procurement
- Claim Process
- Enhancements
- Pricing

### Current membership

- 40,000 employees,
- 326 political Subdivisions

### Anticipated Adoption

- 100% adoption rate

Political Subdivision	Rate
The Standard Current Rate	<b>0.59</b>
Anthem Initial RFP Response Rate	<b>0.56</b>
The Standard Post - RFP Rate	<b>0.53</b>
Anthem Final Rate	<b>0.528</b>

# VACORP

Stephanie Heintzleman

## Billing

- Process remains the same
  - Monthly Self Remittance
  - VRS Snapshot (Hybrid Plan staff only)
  - Payment by check or ACH

## Administration and contract

- Documents needed to stay on the VACORP plan
- Effective Date

# Why Anthem

- Legislative Parity- meets all criteria
  - Enhancements to the regulatory requirement and current plan:
    - Integration of medical and disability claims for Anthem medical clients
    - Telephonic and online claims submissions
    - Worksite accommodation
    - Additional member benefits
- 
- Minimum DI benefit
  - Increased Monthly Maximum Benefit to \$30,000
  - Increased Pension Rider to 1% up to \$500 per month

## Anthem Claims VP

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### Coming from standalone specialty carrier:

- Impressed by many resources available at Anthem to provide assistance to our customers.
- Doesn't have to wait for information from treating physician.

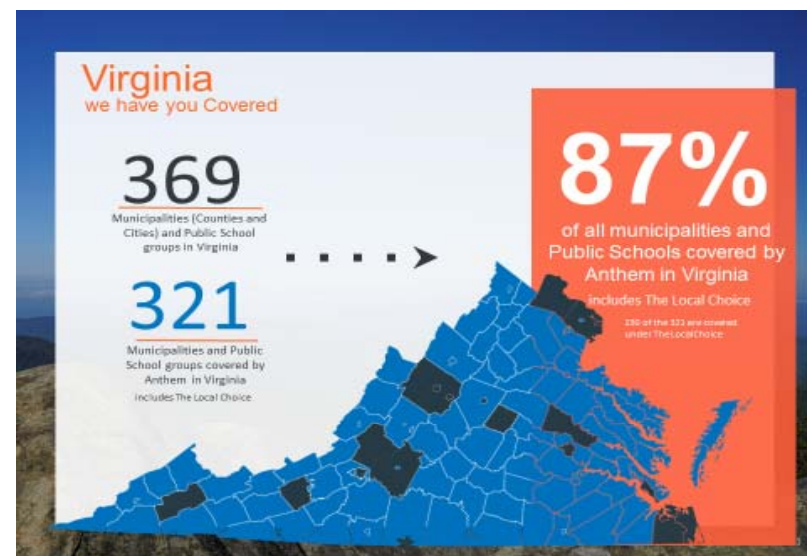
### Anthem advantage

- Able to access medical information to make claim decision.
- Able to collaborate with medical resources to enable faster recovery.

# Anthem Team



- National footprint in Muni Space
  - 3,400 medical groups across Anthem footprint
  - 6.5 million members insured
- Disability Expertise Nationally or locally
  - 1,300 life and disability groups across Anthem footprint
  - \$25 million in premium
- VACORP membership integration with Medical
  - 324 of 340 VACORP clients have medical with Anthem



# Anthem Advantage

Personalized support,  
faster turnaround and valuable resources



Disability Case Managers provide support to move claim to determination and leverage various resources to effectively manage disability with earlier return to work or seamless transition to LTD.

## Three point outreach for determination



Employee



Human Resources



Attending Physician

## Resources used throughout claim duration for effective management





## ANTHEM PRODUCTIVITY SOLUTIONS (medical + disability)

**1**

### Improve disability claims cost

- Focus on prevention and stay-at-work programs to reduce claim incidence
- Decrease duration of disability

**2**

### Improve health care cost

- Expand target population through disability program referrals
- Care management and employee engagement

**3**

### Improved experience for members, less hassles for employers

- Leverage health information to expedite claim determination
- Streamlined intake and proactive referrals between programs
- Coordination of resources

# Integrated Team Approach

## ***Disability Case Manager***

- Works with employer to better understand work environment and job requirements
- Monitors job and location ability to accommodate restrictions

## ***Nurse Care Manager***

- Single point of contact
- Identifies and assists employees with issues impacting health and productivity

Teaming together results in optimal return-to-work plan

## Productivity Solutions vs Traditional Disability

	Traditional Disability Management	Productivity Solutions
Approach	Typically begins <b>after</b> one week of absence and focuses on having employees prove they are disabled	Begins <b>prior to or same time</b> of absence and focuses on enabling employees to stay at work or get back to work faster
Tools	<ul style="list-style-type: none"> <li>• Duration Guidelines</li> <li>• Functional Assessments</li> <li>• Transferable Skills Analysis</li> <li>• Labor Market Surveys</li> <li>• Social Security Assistance</li> <li>• Referral to EAP</li> </ul>	<ul style="list-style-type: none"> <li>• Traditional Disability Management +</li> <li>• <b>Integration with Medical Case Mgmt</b></li> <li>• <b>Integration with Behavioral Case Mgmt</b></li> <li>• <b>Integration with Transplant Mgmt</b></li> <li>• <b>Integration with Disease Management</b></li> <li>• <b>Integration with Health Educators</b></li> </ul>
Outcome	Can often be more adversarial, leading to higher medical costs, more tests to prove disability, and poorer employee satisfaction	Advocacy-based, leading to reduced disability and medical costs, improved employee engagement and satisfaction

## Dedicated Call Center

- **Dedicated Number available in June:  
844-404-2111**
- All calls during business hours are **answered live** 8am to 8pm EST, Monday through Friday
- Ability to communicate with callers in over 200 languages, including Spanish
- You have a designated claims professional familiar with the VACORP plan



# Short-Term Disability: Submit a claim



## Submit Claim

- ✓ Employees submits a claim by phone
- ✓ Intake scripts customized based on employer requirements
- ✓ Supervisor and Human Resources emailed automatically upon claim notification



## Receive Claim Packet

- ✓ A welcome letter
- ✓ A Release of Information form (STD)
- ✓ Resource Advisor brochure
- ✓ Employer-specific information



## Designated Disability Case Manager Assigned

The Disability Case Manager develops ongoing relationship with employees and human resources staff to create custom action plans and explore return-to-work opportunities.

# Short-Term Disability to Long-Term Disability Transition



## Smooth Transition

When a short-term disability turns into a long-term disability our Disability Case Manager will work to ensure an easy transition to the Long-Term Disability Case Manager

## Proactive review of claims for short-term disability to long-term disability transition

Automatic review halfway through short-term disability claim — Short-Term Disability Case Manager initiates review so the employer or employee doesn't need to



# Vocational Rehabilitation

## Certified Vocational Rehabilitation Counselor

Creates and implements customized vocational rehabilitation programs

- job accommodations
- ability and function
- resources

**FOCUS**  
successful  
return to  
work



# Resource Advisor Program

Valuable extras for members, at no additional cost



## Counseling and consultations

- › Online thru LiveHealth Online
- › 24/7 toll-free phone consultations
- › Three face-to-face counseling sessions
- › Unlimited legal and financial consultations

## Online services, tools and resources

- › Identity theft services
- › Debt and credit management
- › Investment planning
- › State-specific and living wills

## Resource Finder

- › Online provider database for child and elder care
- › College locator
- › Library of practical information





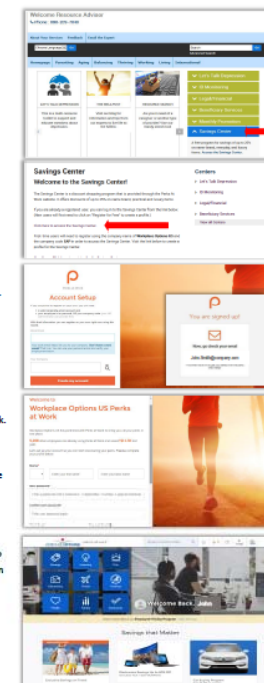
# Perks at Work

Discounts on goods and services you use every day like:

- Gym memberships including FitReserve, LA Fitness, ClassPass, Active & Fit, GlobalFit and more
- Weight loss programs like Nutrisystem, Weight Watchers and more
- Vitamins and supplements including GNC
- Vision supplies and services including Glasses Shop, 1 800 Contacts, and LasikPlus
- Dozens of brands of hotels
- Flights and other vacation services
- TVs, computers, tablets, video games and more
- Six Flags amusement parks
- Movie tickets
- Employee car buying service
- Cell phones from Sprint, T-Mobile, Verizon and more
- Gift certificates from popular restaurants

Sign up for Perks at Work:

1. Go to [www.ResourceAdvisor.Anthem.com](http://www.ResourceAdvisor.Anthem.com) and sign in using the Program Name [AnthemResourceAdvisor](#).
2. Click on [Savings Center](#), then click on [Access the Savings Center](#).
3. You'll see an overview of the [Savings Center](#). To access [Perks at Work](#), click on [Click here to access the Savings Center](#).
4. You'll be taken to the [Perks at Work](#) website. To set up your [Perks at Work](#) account, enter your work email. In the [Your Company](#) box, enter [Workplace Options US](#) and in the [Please enter your Company Code](#) box, enter [EAP](#). Then click [Create my account](#).
5. You'll receive a confirmation
6. Check your email for an email from [Perks at Work](#). Click on the [Complete my profile](#) button in the email.
7. You'll be taken back to the [Perks at Work](#) website to set up your password.
8. You're now signed up for [Perks at Work](#) – time to start saving! Be sure to check [Perks at Work](#) often for new discounts.



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7/18



- **Leave policy considerations – Hybrid vs. Legacy (Plan 1 & 2)**
  - Have you made modifications since 2014?
  - Do you have a sick bank?
  
- **How to address discrepancy in benefits between Hybrid and Plan 1 & 2 employees?**
  
- **Current Legacy/Plan 1&2 Policy Holders**
  
- **Legacy Pool Potential**

# Q&A

Thank you for your time today!