
2019 VAcorp Hybrid Disability Claims Review Q&A

Claims Process with Anthem

- **Can disability case managers contact physicians for employees that are not covered by Anthem?**
 - Yes, the case managers have access to reach out to any physicians, regardless of the employees medical plan coverage.
- **What are the best practices for maternity claims submissions? Can we submit claims early?**
 - Yes, Anthem will accept anticipatory claims in advance of the claim. The recommended time frame to submit early claims is 30-60 days prior to the due date.
- **When filing a claim for maternity, I noticed that there is a required entry for "last day of work". Does this mean the claim cannot be filed until the absence occurs OR may the claim be filed based on the anticipated date of delivery?**
 - A claim can be submitted early. It will be set up in a "suspended status" until the employee stops working. Once the employee stops working, she will need to contact Anthem to confirm the date of delivery and then the disability case manager will finish processing the claim.
- **Do you put anticipated dates for birth of a child?**
 - Yes, the Employer can provide the anticipated date of birth; however the actual actual date of birth will need to be provided once delivery occurs.
- **I'm concerned that date of hire is not required. If they have not been employed for 12 months, they are not eligible.**
 - Anthem will reach out to the employer to verify any information submitted by an employee.
- **What happens if there are claims approved with Standard prior to July 1?**
 - The Standard will continue to pay the claim or provide claim advice until the employee is back at work full-time, or until they reach retirement age.
- **If an employee's first day of disability is June 30, is the entire STD and LTD process under the Standard?**
 - Yes. The Standard will continue to pay the claim or provide claim advice until the employee is back at work full-time, or until they reach retirement age.

- **When do you anticipate that employers can have access to submit claims for July 1 or after? Can employee start filing claims now if the date of disability (such as a surgery date or maternity due date) is after July 1st?**
 - Claim submission is now active as of June 1, 2019.
- **The first date of disability on the demo seemed to be a required field. Do we put in the anticipated due date?**
 - The first date absent is required, the first date of disability is not a required field.
- **With the Standard, the employee submits their information and there was a separate process for the Employer to submit claim information. This seems different for Anthem. Could you review the process?**
 - The process with Anthem should move faster. An employee or employer can call in to the dedicated Anthem phone line for the VAcorp program or initiate online.
- **What are the time limits for submitting a claim?**
 - Notice of a claim must be submitted to Anthem within 30 days after a covered loss starts, or as soon as reasonably possible.
- **Is the Physicians Statement required to be completed if the employee has Anthem health? It was my understanding Anthem would reach out to the physician's office directly instead of the employee taking a paper form to them for completion.**
 - The Physician's Statement may not be required if the employee has Anthem Health. However, the Release of Information Form will still be required.
- **Should we enter the hire date at the time of online claim submission to verify eligibility if we have it available?**
 - Yes, if you have this information please include it. If you do not have it available when you submit the claim, the Case Manager will verify when they reach out to you once the claim is under review.
- **If an employer inputs the claim for the employee, is the employee called or do they receive paperwork in the mail?**
 - All employees are called regardless of who submits the claim. This is part of the 3 point contact that is completed by the Case Manager.
- **Will Anthem be working directly with EAP when employees are returning to work if they have restrictions?**
 - If the employee gives permission to obtain this information, the Case Manager will work with EAP, the physician and the HR Representative to facilitate any return to work restrictions.
- **Will the Employer have direct phone or email access to the case manager if we have questions or will it go into a queue for just anyone to respond?**
 - All HR/Employer Reps will have direct access to the Case Manager.

Claims Administration Access for Human Resources/Benefits Administrators

- **When will employers receive their username for access to the website for claims?**
 - We anticipate these will be issued before the end of June 2019. Use this link to access the claim portal: <https://myspecialtyappsanthem.com/benadmin/Account/logon/alic>
- **How many unique sign-ons can each organization obtain?**
 - As many as needed.
- **Can employers submit claims for multiple employees?**
 - Each entity will have their own login. Administrators will be able to submit claims for multiple employees through the secure website.
- **When will paper claim forms be available?**
 - We recommend submitting via phone or online to shorten the claims process. However, if you would like to provide paper forms they can be found on the Anthem website at the following link: <https://www.vacorp.org/wp-content/uploads/2022/01/STD-forms-included-included-in-mailing.pdf>
- **If an employee can submit their own claim - how do they obtain a sign-on?**
 - No sign on is required to submit an online claim. They can submit through this secure link: <https://myspecialtyappsanthem.com/Claims/ALIC>
- **As far as claims administration communication goes - who does that information go to (i.e. organizational contacts)?**
 - We are requesting that each entity provide updated contact form to designate what information should be provided to the HR, Benefits and Finance teams. Within Anthem, claims administration communication is directed to your Disability Case Manager.
- **Will HR get email notifications on claim approvals/statuses or will we have to manually go in and check it ourselves?**
 - Initial approval letters, extension letters, and generic employer denial letters will be submitted via email. A website portal is available to monitor all claims for each entity that participates. Paid Claims Report are available online as of 7/1/19.

Employee Education

- **What materials and website language will Anthem provide to assist with employee communication, claim filing info, etc.?**
 - Anthem has provided an Employee Claims Manual and an Employee Booklet. All materials are available here on the VAcorp website: <https://www.vacorp.org/coverage/hybrid-disability/>
- **Do we send out the forms to the employee that they need to fill, like physician statement and release, or does Anthem?**
 - All forms are available online when submitting a claim. Anthem sends a release of information on all received claims. A physician statement is not necessary if the employee has Anthem Health; however the release of information form is needed to obtain records or information from the physician. Anthem will reach out to the physician to obtain the necessary information.

Virginia Local Disability Program (VLDP) Specific Questions

- **Is STD still 125 day limit?**
 - Yes. The legislation itself has not changed. All requirements in place today will continue after July 1, 2019.
- **Is subrogation included in legislation for VRS STD?**
 - Subrogation is a part of the disability plans that are offered. Anthem will look to subrogate with any work comp or auto insurance as needed.
- **Does Anthem pay the employer (wherein the employer pays the employee with those funds), or does Anthem pay the employee directly?**
 - The Hybrid legislation has not changed. All requirements in place today will continue after July 1, 2019. The legislation stated that STD benefits be set up as Advice to Pay (Anthem makes the claims determination, but the Employer makes the payment to the employee). LTD benefits are set up differently, Anthem makes the claims determination and makes the payment to the employee while they are out on disability.
- **Can employers/employees run a Worker's Comp claim parallel with an STD claim and have the STD pick up the remaining percentage?**
 - Yes. However, in most cases the Worker's Comp pays a greater benefit than the Disability. The disability plan will not make an employee whole (100% of pre-disability income) until they are employed greater than 5 years.



VAcorp Specific Questions

- **When and how will be pay our billing? Will that be set up similar to what we are doing now?**
 - VAcorp will still process all billing and that process will not change. The only difference will be that the payment will be sent to Anthem starting July 1, 2019.

If you have additional questions, they can be addressed to Stephanie Heintzleman at sheintzleman@riskprograms.com.

**Thank you!
VAcorp, Anthem & OneDigital**

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