

School: ATEC – Humanities
Course: Coordination of Benefits: How to support an employee when a claim is not compensable
Faculty: Hasina Anderson, Vice President Employee Benefits Consultant, USI Insurance

Summary

In the course "Coordination of Benefits: How to Support an Employee When a Claim is Not Compensable," Hasina Anderson, an Employee Benefits Consultant at USI Insurance, guides students through the critical steps necessary to support employees whose workers' compensation claims have been denied. Drawing from her extensive background in human resources, workers' compensation, and employee benefits, Anderson emphasizes the importance of empathy and effective communication in this challenging process.

Key Concepts and Objectives: The course begins by outlining its primary objectives: effective communication, accessing alternative benefits, navigating group health insurance, utilizing employee assistance programs (EAPs), and understanding government programs. Anderson stresses the importance of handling the denial of a claim with sensitivity and providing employees with clear guidance on next steps.

Effective Communication and Empathy: Anderson identifies communication as a cornerstone of the process, highlighting the necessity of conveying empathy when informing employees about the non-compensability of their claims. She advises claims professionals to engage in empathetic communication through four key actions: listening, acknowledgment, care, and action.

- **Listening:** This involves giving the employee undivided attention, signaling understanding and empathy.
- **Acknowledgment:** Even if the issue cannot be resolved immediately, acknowledging the employee's feelings and situation is crucial.
- **Care:** Expressing genuine concern about how the denial affects the employee helps build trust.
- **Action:** Providing clear, actionable next steps demonstrates a commitment to assisting the employee through their recovery journey.

Navigating Alternative Benefits: When a workers' compensation claim is denied, employees need to understand their alternative options. Anderson explains that many group health insurance plans will cover medical expenses while the workers' compensation case remains unresolved. Employees should be encouraged to consult

their HR departments for a comprehensive understanding of their benefits, including those related to mental health services and supplemental health insurance.

Employee Assistance Programs (EAPs): Anderson highlights EAPs as an underutilized resource that can provide crucial support to employees. EAPs offer confidential assistance with a variety of issues, including stress, financial problems, and family conflicts. These programs can help employees manage the emotional and practical challenges that arise when a claim is denied.

Government Programs: In cases where employees do not have access to group health insurance, Anderson advises looking into government programs such as Medicaid and Medicare. Medicaid can assist low-income earners, while Medicare is available to those with disabilities, although there is a waiting period of 29 months after qualifying for Social Security disability benefits. Additionally, other state and federal programs can provide financial assistance for medical bills and other expenses.

Implementing the Knowledge: The course emphasizes the role of education in improving the lives of employees and aiding their recovery. Anderson encourages claims professionals to guide employees through their available options, providing resources and links to necessary information. This proactive approach not only aids the employee but also helps restore a sense of humanity to the claims process.

Conclusion: Anderson concludes by reiterating the importance of empathy and effective communication in supporting employees through the denial of their claims. By providing clear guidance on alternative benefits and resources, claims professionals can help employees navigate their recovery more smoothly. This course equips participants with the skills to support employees empathetically and effectively, promoting a more compassionate and informed approach to benefits coordination. In summary, "Coordination of Benefits: How to Support an Employee When a Claim is Not Compensable" provides essential strategies for claims professionals to handle claim denials with empathy, guide employees to alternative benefits, and utilize underexplored resources like EAPs and government programs. The course aims to enhance the overall recovery process for employees, ensuring they receive the necessary support during difficult times.

Learning Objectives

1. Learn to communicate empathetically and effectively with employees when a claim is not compensable.
2. Understand how to help employees access group health insurance and other government programs.

3. Gain knowledge about how group health insurance can be utilized when workers' compensation claims are denied.
4. Learn the benefits of EAPs and how to guide employees in utilizing these services.
5. Understand the options available through Medicaid, Medicare, and other government assistance programs.

Primary Takeaways

1. Communication should be empathetic, involving listening, acknowledgment, care, and action.
2. Employees can use group health insurance, EAPs, and government programs when workers' compensation claims are denied.
3. EAPs offer a range of services to help employees with personal and work-related challenges, including stress and financial issues.
4. Programs like Medicaid, Medicare, and unemployment insurance can provide critical support for employees without compensable claims.
5. Providing clear guidance and resources can significantly help employees navigate their options and reduce their stress.

Course Outline

- 1) Introduction
 - a) Course Overview
 - i) Introduction to the importance of supporting employees when a claim is not compensable.
 - ii) Brief background of the instructor, Hasina Anderson.
 - b) Learning Objectives
 - i) Effective communication, accessing alternative benefits, navigating group health insurance, utilizing EAPs, and understanding government programs.
- 2) Effective Communication
 - a) Empathetic Communication
 - i) Importance of empathy in communication.
 - ii) Steps: Listening, Acknowledgment, Care, and Action.
 - b) Communicating Denials
 - i) Guidelines for verbal and written communication of claim denials.
 - ii) Importance of a preliminary phone call before sending a denial letter.
- 3) Accessing Alternative Benefits
 - a) Group Health Insurance

- i) Utilization of group health insurance for unresolved workers' compensation claims.
 - ii) Importance of HR's role in guiding employees through their benefits.
 - b) Employee Assistance Programs (EAPs)
 - i) Overview of EAPs and their benefits.
 - ii) How EAPs can assist with stress, financial issues, and other personal challenges.
- 4) Navigating Government Programs
 - a) Medicaid and Medicare
 - i) Eligibility and benefits of Medicaid and Medicare for injured workers.
 - ii) Steps to apply and considerations for reimbursement.
 - b) Other Government Programs
 - i) Overview of additional state and federal programs for financial assistance.
 - ii) Encouragement to apply for unemployment insurance and other relevant programs.
- 5) Proactive Support and Resources
 - a) Providing Resources and Links
 - i) Importance of providing accessible information and links to resources.
 - ii) Educating employees on available benefits and programs.
 - b) Summary and Implementation
 - c) Emphasizing the importance of education and proactive support.
 - d) Encouraging the application of learned skills to support employees effectively.

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