

# Eastern Claims Conference 2024

## Event Schedule

### Sun, Mar 10, 2024

1:30 PM

#### Registration

🕒 1:30 PM - 6:30 PM, Mar 10

📍 Entrance Foyer Back Bay Ballroom "C"

Registrati...

4:00 PM

#### Meet and Greet (First Time Attendees)

🕒 4:00 PM - 5:00 PM, Mar 10

📍 Back Bay Ballroom "C"

Hospitality

5:00 PM

#### Hospitality Reception

🕒 5:00 PM - 6:30 PM, Mar 10

📍 Back Bay Ballrooms "C and D"

Hospitality

### Mon, Mar 11, 2024

7:30 AM

#### Registration

🕒 7:30 AM - 3:30 PM, Mar 11

📍 Entrance Foyer Back Bay Ballroom "C"

Registrati...

8:00 AM

#### Exhibitors' Reception - Breakfast

🕒 8:00 AM - 9:00 AM, Mar 11

📍 Back Bay Ballrooms "C and D"

Exhibitors

9:00 AM

#### Welcome Address

🕒 9:00 AM - 9:15 AM, Mar 11

📍 Back Bay Ballrooms "C and D"

Welcome Add...

#### 📣 Speaker



#### Christine Prutting

Head of A&H Claims  
AXIS

9:15 AM

#### Keynote Address - Is ChatGPT Coming for our Jobs?

🕒 9:15 AM - 9:45 AM, Mar 11

📍 Back Bay Ballrooms "C and D"

Keynote Address

Fraud



Discover the various artificial intelligence (AI) technologies and how they can be used to transform, improve and automate claim processes. We will explore real use cases which cover both Individual and Group Living Benefits products and include:

- Success-to-date and long-term potential for Claim Assessment
- LTD Claim Scoring using survival analysis
- Development of fraud waste and abuse analytics for health and dental products
- Exploration of large and natural language processing on large unstructured data sets

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#### Speakers



##### **Lovell Hodge**

VP, Data & Adaptive Intelligence  
MLMC




##### **Kerin Moreton**

Vice President  
Munich Reinsurance

10:00 AM

### **Session 01: "We Just Received a Foreign Claim. Now What?"**

 10:00 AM - 11:15 AM, Mar 11

**Life** **Fraud**

We will explore several actual foreign cases that were without a doubt fraud along with the documentation submitted. You will see how far the criminal mind will go to create fake forms and documents.

Lastly, we will discuss an ongoing issue in the country of Venezuela whereby there is an organized effort to commit fraud.

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#### Speaker



##### **Mike Ferguson**

President  
Worldwide Resources Inc

### **Session 02: Disability - Treatment Provider Contacts: How to partner with the clinic/physician and arrive at the essence of the claim**

 10:00 AM - 11:15 AM, Mar 11

**Disability**

The APS and notes are often not enough to understand, adjudicate, and effectively manage the claim. Let's talk about **Red Flags**, **When and How to Make the Call**, and **Questions to Ask**. Watch or Join our Mock Scenarios for Exercises in Success!

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#### Speakers



##### **Adam Seidner MD, MPH**


Chief Medical Officer  
The Hartford



##### **Lori Cohen**

President  
Independent Claim Consultants Network, LLP (ICCN)

### **Session 03: OBTAINING MEDICAL RECORDS DURING A CONTESTABILITY INVESTIGATION**

 10:00 AM - 11:15 AM, Mar 11



**Legal****Life**

Learn about strategies for obtaining medical records when dealing with uncooperative beneficiaries, next of kin or medical providers from a claims and outside counsel perspective.

#### 📣 Speakers

**Vedant Gokhale**

Senior Associate  
d'Arcambal, Ousley & Cuyler Burk LLP

**Ashlee Martin**

Customer Service & Imaging Manager  
SBLI

#### 📣 Sponsored By:

**Delta Group**

### Session 04: SOCIAL DETERMINANTS OF HEALTH

🕒 10:00 AM - 11:15 AM, Mar 11

**"In-The-Kno..."**

Social Determinants of Health (SDoH) relate to the economic and social conditions that influence health risks, health status, and health outcomes. Some examples of SDoH include gender, race, employment status, social support, and access to food and transportation. In the last few years, and in part as a result of a greater awareness of the impact of SDoH factors through the pandemic, insurers have been looking at how these factors can better be incorporated in management of their claims, and whether doing so might result in a significant ROI. We take a broad look at SDoH, including efforts to include SDoH from the different perspectives of how it extends to chronic diseases and impacts health insurance, life insurance, and disability insurance.

#### 📣 Speakers

**Steven Serra**

National Medical Director, Aetna Commercial & Specialty Markets  
Aetna, Inc

**Johanna Petty-Dunlap, MBA, ALMI, ACS**

Director, Life and Annuity Claims  
National Life Group

**Mark Williams**

Medical Director  
The Hartford

#### 📣 Sponsored By:

**ReleasePoint**

ReleasePoint

11:15 AM

### Exhibitors' Reception

🕒 11:15 AM - 12:00 PM, Mar 11

📍 Back Bay Ballrooms "C and D"

**Exhibitors**



12:00 PM

### Lunch

🕒 12:00 PM - 1:00 PM, Mar 11

📍 Back Bay Ballrooms "C and D"

Hospitality

1:15 PM

### Session 05: COMPLEX CLAIMS AND HOW TO MANAGE THEM

🕒 1:15 PM - 2:30 PM, Mar 11

Life

**MULTIFARIOUS...** Definition: having or occurring in great variety; diverse. That pretty much sums up what we may face in the life claim department! Our claims are multifarious, and the same can be said about the way we approach these unique or challenging claims. In this lively session, we will showcase several interesting cases with participants to draw on the *multifarious* ways to tackle the claim challenges, irrespective of your level of experience.

#### 🗣️ Speakers



**Erin Worthington**

Sr. Account Manager  
Munich Re



**Kerin Moreton**

Vice President  
Munich Reinsurance

#### 🏠 Sponsored By:



Diligence International Group, LLC

### Session 06: HOW TO REVERSE THE SHIFT AWAY FROM TALKING TO CLAIMANDS AND USE INTERVIEWS TO YOUR ADVANTAGE

🕒 1:15 PM - 2:30 PM, Mar 11

Disability

Over the last three years, the pandemic and remote work has made interviewing disability claimants challenging. This has led to a decline in both in-person and phone/virtual interviews. As a result, examiners are not getting all the information they need about the occupation, limitations, and treatment timeline. This session will cover the pros/cons of different channels (in-person, phone, virtual), interviewing best practices, and how to rebuild the interview skill set.

#### 🗣️ Speakers



**John Sargent**

Senior Vice President  
Delta Group



**Julie Tendlak**

Data Strategy and Investigation Consultant  
MassMutual

### Session 07: IT'S ALL ABOUT OCC

🕒 1:15 PM - 2:30 PM, Mar 11

Legal

Disability



Ever wonder how to verify occupation and its application in claims decisions? How to make the sometimes difficult decision regarding total versus residual for disability claims? What are the impacts of the various policy definitions for occupation?

These are some of the questions to be discussed. Questions from the audience and lively participation are expected! Come listen to a panel of claims experts, vocational rehabilitation professional and an attorney address these questions and many more!

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#### Speakers



##### **Jake Monk**

Partner  
Shutts & Bowen Law



##### **Cristy Dyar**

Vocational Case Manager  
The Standard



##### **Sophia Horsman**

Sr. Disability Claim Consultant  
THE STANDARD

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### **Session 08: RETURN TO OFFICE: THE BIGGER PICTURE**

🕒 1:15 PM - 2:30 PM, Mar 11

**"In-The-Kno...**

Return to Office (RTO) has become a major issue for both employers and employees, particularly now that a number of employers have started laying down formal requirements for a RTO, with significant penalties for employees who are pushing back. However, most of the coverage related to RTO has been of a legal nature, i.e., what can employers demand and how far can they go with enforcement. This session takes a broader perspective on the issue, namely what do employees look for in a job when they sign up with an employer, what do they expect from the employer, what makes them feel fulfilled in their work, do the different generations differ in their needs and expectations and if so, how, and finally, how might the ADA /ADAAA be used in a RTO context. Consideration of these questions may help employers better frame (and understand) the RTO discussions.

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#### Speakers



##### **Tammy Bradley**

VP Clinical Product and Marketing  
ENLYTE



##### **Alicia Heine, MA, CRC**

Assistant Director Product Development - Risk Engineering and ADA Coach  
The Hartford



##### **Les Kertay**

Chief Psychologist  
The Claim Lab

2:45 PM

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### **Session 09: Legal and Regulatory Developments Affecting Evidence of Insurability Under Group Insurance Policies and Group Life Coverage Continuity**

🕒 2:45 PM - 4:00 PM, Mar 11

**Life**



This session will examine a recent DOL settlement and court cases affecting the enforceability of EOI requirements. Best practices for dealing with EOI under group policies will also be discussed. This session will also review the no loss/no gain provision and outline best practices for employer discussions and considerations during carrier transitions.

Group life and AD&D policies typically provide basic coverage that extends to all employees of a policyholder without individual underwriting, while also affording supplemental coverage that an employee may obtain only upon submitting Evidence of Insurability or Evidence of Good Health ("EOI") and passing underwriting. Seamless transition of group life insurance coverage is essential when changing life insurance providers. While changing insurance carriers is common practice for employers to ensure they are providing best in class benefits to their employees, it is crucial employers understand policy details to minimize the potential for disruption in coverage.

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#### Speakers



**Jolene McDermott**

Sr. Manager, Client Services  
Securian Financial



**Peter Pederson**

Partner  
Hinshaw & Culbertson LLP

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### **Session 10: CHEMO FOG, BRAIN FOG, LONG COVID FOG AND THE NEUROPSYCHOLOGY OF MEDICALLY UNEXPLAINED ILLNESS**

🕒 2:45 PM - 4:00 PM, Mar 11

**Disability**

There are a number of conditions that are marked by a constellation of vague, shifting, and/or diffuse cognitive symptoms and complaints. The conditions associated with these include multiple chemical sensitivity, sick building syndrome, chronic Lyme disease, chronic fatigue syndrome, fibromyalgia, Gulf War Illness, as well as diseases attributed to such widely disparate causes as chemotherapy, exposure to toxic mold, and implantation of silicone breast implants. Many of the neurocognitive complaints associated with "Long COVID" appear to fit this pattern.

The subjective cognitive complaints associated with these conditions typically include memory deficits, attention lapses, multi-tasking difficulties, word-finding problems, and slowed thinking. Persons frequently attribute these to diffusely impairing conditions such as "brain fog," "chemo brain" or chronic toxic encephalopathy. The group of conditions reportedly responsible for these complaints have been characterized as "medically unexplained illnesses," in that there might not be a consistent medical basis for the reported symptoms or the degree of alleged impairment.

This presentation is intended to review the conditions associated with medically unexplained illnesses, their clinical presentation with respect to cognitive and emotional symptoms and complaints, and the ways in which their alleged effects can be objectively demonstrated, quantified, or refuted in the context of independent neuropsychological examinations.

This presentation will discuss literature on medically unexplained illness, with respect to the contributions of sleep disturbance, pain, effort, secondary gain, expectation, reinforcement of illness behaviors, diagnosis threat, symptom over-reporting, depression, somatization, and character pathology in persons with vague, variable, and/or non-credible cognitive complaints.

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#### Speaker



**Jack Spector**

Clinical Neuropsychologist  
Jack Spector, Ph.D., ABPP

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### **Session 11: Litigating Life and Disability Policies - Differences and Similarities That Will Make a Difference in Evaluating Risk and Devising Strategy**

🕒 2:45 PM - 4:00 PM, Mar 11



## Legal

Discussing the differences and similarities to litigating Disability and Life/Annuity Products

### Speakers



**Kristen Kenley**

Corporate Counsel  
Brighthouse Financial



**Michelle d'Arcambal**

d'Arcambal Ousley & Cuyler Burk LLP

## Session 12: REGULATED PSYCHEDELIC MEDICINE COMING SOON FOR MENTAL HEALTH: WHAT YOU NEED TO KNOW

🕒 2:45 PM - 4:00 PM, Mar 11

### "In-The-Kno...

Michael Coupland, RPsych will discuss

- The current landscape of psychedelics available as mental health treatments
- Ketamine-assisted psychotherapy is being used as a legal off-label medication, for treatment-resistant mental health conditions
- Status of Registered Psychedelic Studies in the American Drug Trial Registry
- Jurisdictional regulatory updates on psychedelics for medical use
- A brief overview of the history, the neurobiology of psychedelics, conditions treated and why they appear to be effective
- Psychedelics Effect on Work Ability
- Psychedelic Treatment Protocol
- Insurance and benefits coverage issues
- Example of treatment via CPT codes
- Lessons learned over the cannabis movement and why employers and payers can benefit from staying educated and up to date

### Speaker



**Michael Coupland, RPsych**

Consultant, Vice President Occupational Health  
Stella

5:00 PM

## Hospitality Reception

🕒 5:00 PM - 6:30 PM, Mar 11

📍 Back Bay Ballrooms "C and D"

### Hospitality

**Tue, Mar 12, 2024**

7:30 AM

## Registration

🕒 7:30 AM - 3:30 PM, Mar 12

📍 Entrance Foyer Back Bay Ballroom "C"

### Registrati...

8:00 AM

## Exhibitors' Reception - Breakfast

🕒 8:00 AM - 9:00 AM, Mar 12

📍 Back Bay Ballrooms "C and D"

### Exhibitors



8:30 AM

## Session 13: EXPRESS CLAIMS FOR LIFE PRODUCT LINES - BEST PRACTICES/CUSTOMER EXPERIENCE

🕒 8:30 AM - 9:30 AM, Mar 12

Life

Over the last 5 years, a large percentage of carriers have implemented “express claim” programs to pay death benefits faster on life insurance and annuities. Common names for these programs include “express claims,” “expedited claims,” “effortless claims,” “fast track claims,” and “quick claims.” While the names vary, they all have the common element of waiving the death certificate requirement, waiving some of the requirements, and using alternative proof of death (e.g., obituaries, DMF records, state vital records, calling the funeral home). During this session, a panel will cover the variety of programs, the benefits, the challenges, the best practices, risk management, how to get started, and how to enhance your program.

### 🗣️ Speakers



**Iraida Labra**

Claims Manager  
Munich Re



**Rob Strange**

Director, Client Success  
Evadata



**Meredith Heibert**

Head of Life & Annuity Claims  
Guardian Life



**Monica Roth**

Manager  
Securian Financial

## Session 14: Unraveling Personality Disorders: The Challenges in Claim Management

🕒 8:30 AM - 9:30 AM, Mar 12

Disability

Personality disorders are complex and multidimensional. They affect individuals' view of the world, others, and themselves, as well their emotions, behaviors, and interactions. These traits represent stable and lifelong patterns and can influence a claim from date of disability through closure. They have the potential to impact all aspects of the process, including the claim examiner's approach to claim management. An increased understanding of the potential challenges of personality disorders and how to effectively manage these claims and claimant interactions can aid in successful claim outcomes. We will provide an introduction to the different personality disorders, as well as share practical strategies and approaches to help foster a collaborative working alliance. The goal is for attendees to acquire skills to apply when managing these claims.

### 🗣️ Speakers



**Melina Griss**

Medical Director  
The Hartford



**Rebecca Moya**

Senior Manager, LTD Claims  
Sun Life Financial

## Session 15: LIFE LEGAL UPDATE

🕒 8:30 AM - 9:30 AM, Mar 12

Legal



Learn about and discuss the most recent trends in life insurance litigation and related state and federal court decisions. Plus, a look at new and pending legislation developments and their potential impact on life insurance claims litigation going forward.

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#### Speaker



#### **Fred Clarke**

Insurance, Warranty, and Commercial Litigation Attorney  
Rumberger, Kirk and Caldwell

9:45 AM

### **Session 16: BETTING ON LIVES: UNDERWRITING PREVENTION AND POST-CONTESTABLE CHALLENGES TO WAGERING POLICIES**

🕒 9:45 AM - 10:45 AM, Mar 12

**Life**

**Fraud**

Join us for a session describing modern wagering contracts and how perpetrators attempt to circumvent controls in place in underwriting and claims to prevent such fraud. We will also discuss the legal defenses that are available if such a policy is identified after it is issued. Many of these defenses are available even after the contestability period and a thorough review should always be conducted prior to the payment of a claim. Wagering contracts come in variety of forms, but some of the most common include:

- Wagering on high-risk individuals
- Nomadic schemes
- The use of stolen and synthetic identities

This is a “do not miss” session for anyone managing life insurance claims.

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#### Speakers



#### **Nicolas Novy**

Member  
Cozen O'Conner



#### **James Swinton**

2nd VP Underwriting  
Munich Re



#### **Kevin Glasgow**

Vice President, Investigation Solutions  
Diligence International Group, LLC

### **Session 17: DENIAL/TERMINATION LETTER WRITING & TEXT MESSAGING**

🕒 9:45 AM - 10:45 AM, Mar 12

**Disability**

Let's look closely at how we write a detailed decision letter that can be understood by the claimant, to include how we communicate medical review assessments/conclusions, vocational reviews, and policy provisions.

In addition, the session will discuss the use of text messaging in claims, when/how text messaging is used, and when it may not be the most appropriate form of communication.

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#### Speaker



#### **Lynn Stone**

Disability Claim Specialist, Complex Claims  
Prudential



## Session 18: Did that life insurance policy really lapse? Considerations in adjudication of life claims involving policies no longer in force.

🕒 9:45 AM - 10:45 AM, Mar 12

Legal

Join us to learn how to address state lapse requirements that may bear on claims decisions and practical considerations for life claims adjusters dealing with policies that terminated for non-payment prior to the insured's death.

### 🗣️ Speaker



**John Little**

Shareholder  
Maynard Nexsen P.C.

## Session 19: ARTIFICIAL INTELLIGENCE IN INSURANCE: LEGAL IMPLICATIONS & CONSIDERATIONS

🕒 9:45 AM - 10:45 AM, Mar 12

"In-The-Kno...

Artificial intelligence tools and generative language models are taking wide ranging industries, including insurance, by storm, and insurers are asking a variety of questions, from “how can it help” to “what are the legal pitfalls.” This session will explore implications, early regulations, and potentially related caselaw in this area.

### 🗣️ Speakers



**Jake Monk**

Partner  
Shutts & Bowen Law



**Amy Atkinson**

Deputy General Counsel & Chief Compliance Officer  
Munich Re

### 👁️ Sponsored By:



Lamont, Hanley & Associates, Inc.

11:00 AM

## Session 20: Navigating the Complexity: Suicide Claims Adjudication in Life Insurance

🕒 11:00 AM - 12:30 PM, Mar 12

Life

Explore the intricate landscape of suicide claims adjudication in the life insurance industry with this comprehensive presentation. Delve into the considerations of policy terms, the art of gathering information, and conducting empathetic investigations. Understand the nuanced task of determining intent, and gain insights into global practices in suicide claims adjudication. Uncover the rationale behind insurers' use of special policy provisions related to suicide and assess the efficacy of these provisions. This session aims to equip attendees with a holistic understanding of the multifaceted process, fostering a thoughtful and compassionate approach in the challenging realm of death claims due to suicide.

### 🗣️ Speaker



**Antonio Ferrante**

Owner and Founder, Ferrante Insurance Risk Consulting  
Ferrante Insurance Risk Consulting



 Sponsored By:



eNoah iSolutions, Inc.

## Session 21: INDEPENDENT EVALUATIONS: THE GOOD, THE BAD AND THE UGLY

🕒 11:00 AM - 12:30 PM, Mar 12

📍 The Fens

Disability

ROUND TABLE DISCUSSION

Disability insurers spend significant amounts of money on “impartial” evaluations of their claims, primarily in the forms of IME’s, Peer Reviews, and FCE’s. And for all that, they are often unhappy with the outcomes. How can insurers enhance the likelihood of getting what they want from these products? Part of the solution is to have better communications between insurers, physicians and other assessors, and vendors. We look at IME’s, Peers, and FCE’s from the different perspectives of the different stakeholders. We also drill down to specific recommendations as to what you can ask for, while at the same time making sure that you are not biasing the evaluations.

### Speakers



#### **Marcos Iglesias**

Chief medical director  
Travelers



#### **Miranda Kofeldt**

Clinical Director  
Ascellus Health, Inc



#### **Mark Williams**

Medical Director  
The Hartford



#### **Brandy Davis**

Director of Clinical Quality Solutions  
Genex

## Session 22: Deposition does not have to be a Nightmare!

🕒 11:00 AM - 12:30 PM, Mar 12

Legal

ROUND TABLE DISCUSSION

Disability

You have been called for deposition. Your heart starts to race, anxiety and stress levels spike. A deposition does not have to be a nightmare! The company has been sued for denial of a claim. Your claim. You are now the witness for the company who will be sworn to tell the truth and peppered with questions by the claimant's attorney. Every note, every file entry, every e-mail, every communication you had with the claimant, and every action you took during the claim investigation is now fair game for second guessing. Don't worry. Our panel of experts will guide you through the process with a live demonstration of what happens before, during a deposition and after a deposition so you can approach it calmly and with confidence. Don't just sit back and watch the show, but come with every question about a deposition you've ever had.



#### Speakers



#### **Jon Cipro**

Senior Claim Consultant  
Davies Life & Health, Inc



#### **Michelle Czapski**

Partner  
Bodman PLC




#### **Louis P Di Giaimo**

Partner  
MDMC

12:30 PM


#### **Exhibitors' Reception**

 12:30 PM - 1:40 PM, Mar 12

 Back Bay Ballrooms "C and D"

**Exhibitors**

#### **Grab and Go Lunch**

 12:30 PM - 1:45 PM, Mar 12

 Back Bay Ballrooms "C and D"

**Hospitality**