



# MAKING THE CONNECTION

## Medical Claims and Supplemental Benefits

Today's technology gives carriers the capability not only to make connections between group supplemental health insurance products and medical claim data but also to integrate medical claims data with supplemental health products — capabilities that have the potential to both promote these products and streamline claims processing.

LIMRA recently surveyed carriers to understand how this process is currently sold and implemented, as well as its potential for the future.

### Use of Medical Claims Data to Connect to Supplemental Products



**OVER HALF (53%)**

of respondents use medical claims data in connection with their group supplemental health insurance products.



**12 companies (42%)**

use medical claims' data to notify members of **potential** supplemental health benefits.

**ONE THIRD** of the companies use medical claims data to **auto-pay** benefits.

### Carriers Offering Medical Claims Integration



**Almost half** of the companies that do not currently offer medical claims integration are considering doing so within the next few years.

**Twelve** companies use or plan to use data other than medical claims to connect to their group supplemental health products, which for many include disability and absence management data.

Five companies reported 2022 opt-in rates of

**30%**  
or less

Three companies reported 2022 opt-in rates of

**50%**  
or more

Eight carriers promote (i.e., quote) benefits integration for

**less than 20%**  
of new cases.

### KEY TAKEAWAY



**Carriers' connected benefits capabilities are here and growing. Now, employees and employers will need to opt in for this process to reach its full potential to increase supplemental benefits coverage and expedite claims processing.**

**METHODOLOGY:** LIMRA conducted a Pulse Survey in November 2023 examining group supplemental health insurance product connections to medical claim data and medical claims data integration with supplemental health products. Twenty-eight carriers participated.

Source: Group Supplemental Health Product Connections to Medical Claims Data, LIMRA, 2023.

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