

2025

SUPPLEMENTAL HEALTH,
DI & LTC CONFERENCE

Expanding Horizons

Navigating the Disability Industry and Regulatory Challenges





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Discussion topics



1

Social Security Disability
Backlog of approvals

2

Mental Health Parity
Industry update

3

Gender-Neutral Rating

4

**Regulatory challenges facing the
group disability industry**

Social Security Disability – Approval Backlog



1 Background - Social Security Disability Insurance Program

- Provides essential income support to over 8 million disabled workers
- SSA processes over 2 million initial disability claims annually, requiring complex medical and vocational assessments, making the process time- and resource-intensive
- Delays in disability claim processing have persisted for over a decade, and consequences extend beyond SSA

2 Current state

- Initial claims are averaging 7–8 months, and appeals including hearings can push total wait time to 2+ years
- Staffing reductions and system disruptions risk further lengthening these delays

3 Potential opportunities

- Exploring AI and automation
- Shifting environment opens doors

Mental Health Parity



1 Background - Mental health parity describes the equal treatment of mental health conditions and substance use disorders in insurance plans.

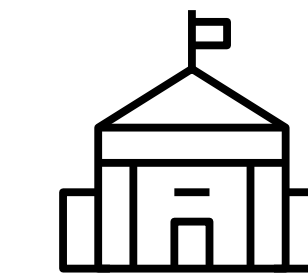
2 Data and cost implications

3 Legislative activity

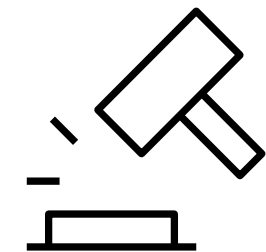
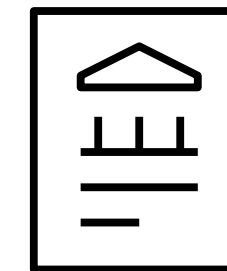
4 Potential solutions

- Mandated offer vs. mandated coverage
- Focus on education, not regulation

State activity

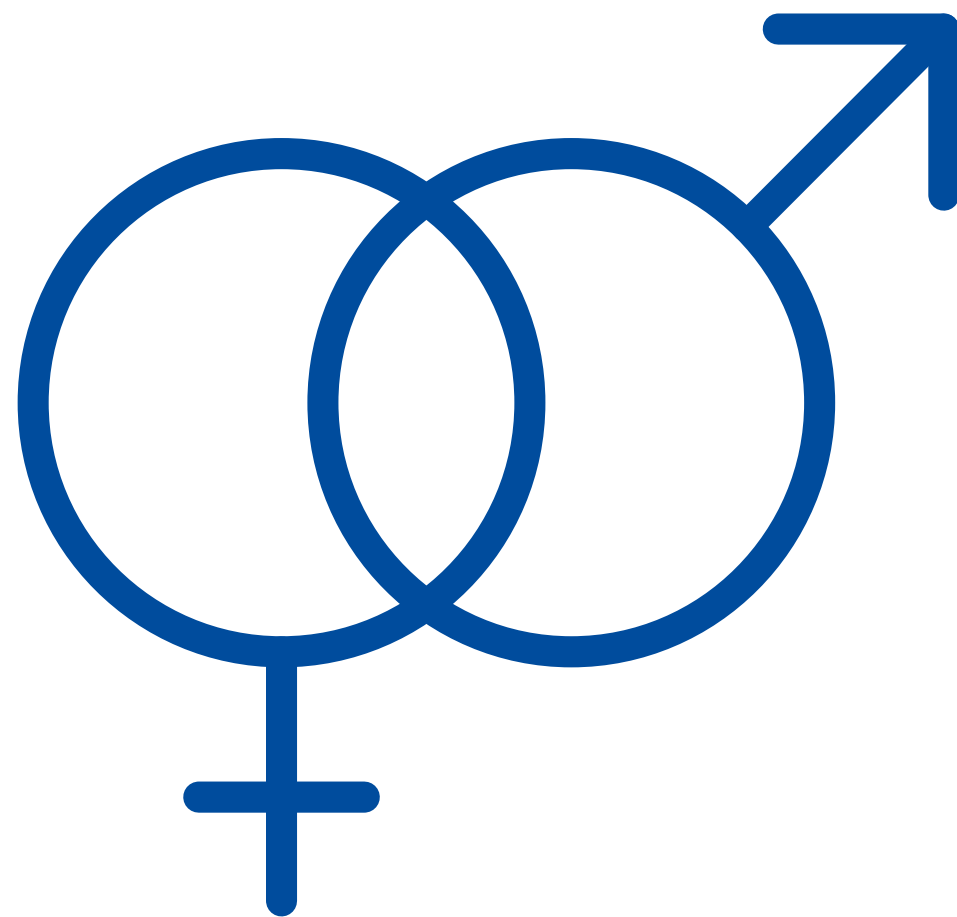


Federal activity



Worker's
Disability
Benefits Parity
Act of 2025

Gender-Neutral Pricing

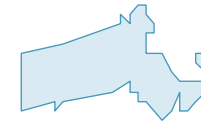


Current state

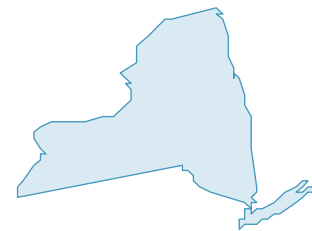
Carriers may avoid by filing through the Interstate Insurance Product Regulation Compact ("IIPRC") given Massachusetts is a member



Massachusetts



An insurer... shall not make a distinction... or require a **higher rate of premium** for a group or individual disability contract... based solely upon an applicant's... sex, ... [or] gender identity¹



New York

Following Massachusetts' lead, New York passed a Senate bill in 2023 prohibiting the imposition of different premium rates for disability insurance based on gender; the bill has not yet been signed into law²

New York is not a member of the IIPRC

"Gender identity" shall mean a person's gender-related identity, appearance or behavior, whether or not that gender-related identity, appearance or behavior is different from that traditionally associated with the person's physiology or assigned sex at birth.

Gender-related identity may be shown by providing evidence including, but not limited to, medical history, care or treatment of the gender-related identity, consistent and uniform assertion of the gender-related identity or any other evidence that the gender-related identity is sincerely held as part of a person's core identity; provided, however, that gender-related identity shall not be asserted for any improper purpose.

1. MGL c. 175, Sect. 108N

2. <https://www.nysenate.gov/newsroom/press-releases/2023/michael-gianaris/senate-passes-deputy-leader-gianaris-bill-banning>

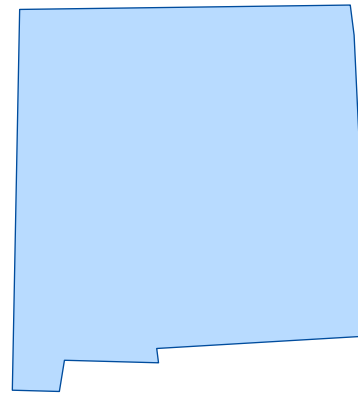
Regulatory Challenges Facing the Group Disability Industry

1



Fisher Tax Credit changes

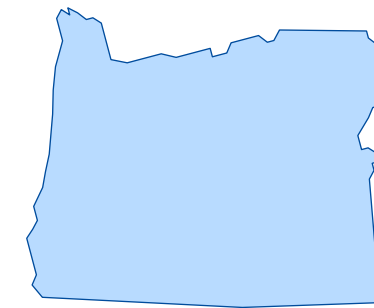
2



New Mexico

- Limited Variability
- Extraterritorial Requirements

3



Washington

Experience-rated single-case filing

Questions?

We Want to Hear From You. Leave a Rating & Review.



Module Option

2025 Supplemental Health Co...

Event Feed

Agenda

Community Engagement

Conference Resources

Speakers

Attendees

Exhibitors

Sponsors

Ratings & Reviews

Leaderboard

Search

May-

Reg
10:00

Gen
02:00
↓ Sea

GS1
02:30
↓ Dur

Br:
03:30

1.1
03:45
↓ Jav

1.2
03:45
↓ Nat

1.3
03:45
↓ Del

Agenda Option

Detail

General Session – Supplemental Health Industry Overview
Date and Time

(no ratings yet)

Sean O' Donnell, LLIF

Location

Session Chat

Add To Calendar



Thank You



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