



2026 Enrollment Technology Strategy Seminar

Bridging Benefits & Beyond

Claims Integration — Where Does the Industry Stand?



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LIMRA and LOMA



Jeff Caldwell

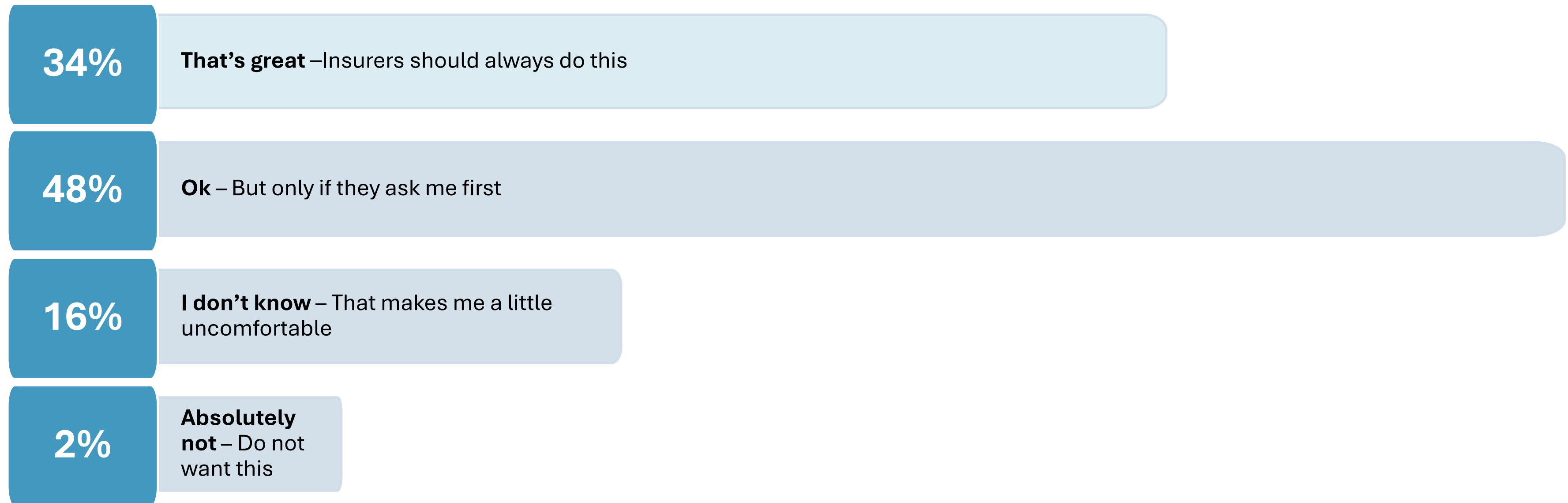
*VP of Sale,
Broker/Employer/Supplemental Health*

Claritev

What's In a Name?



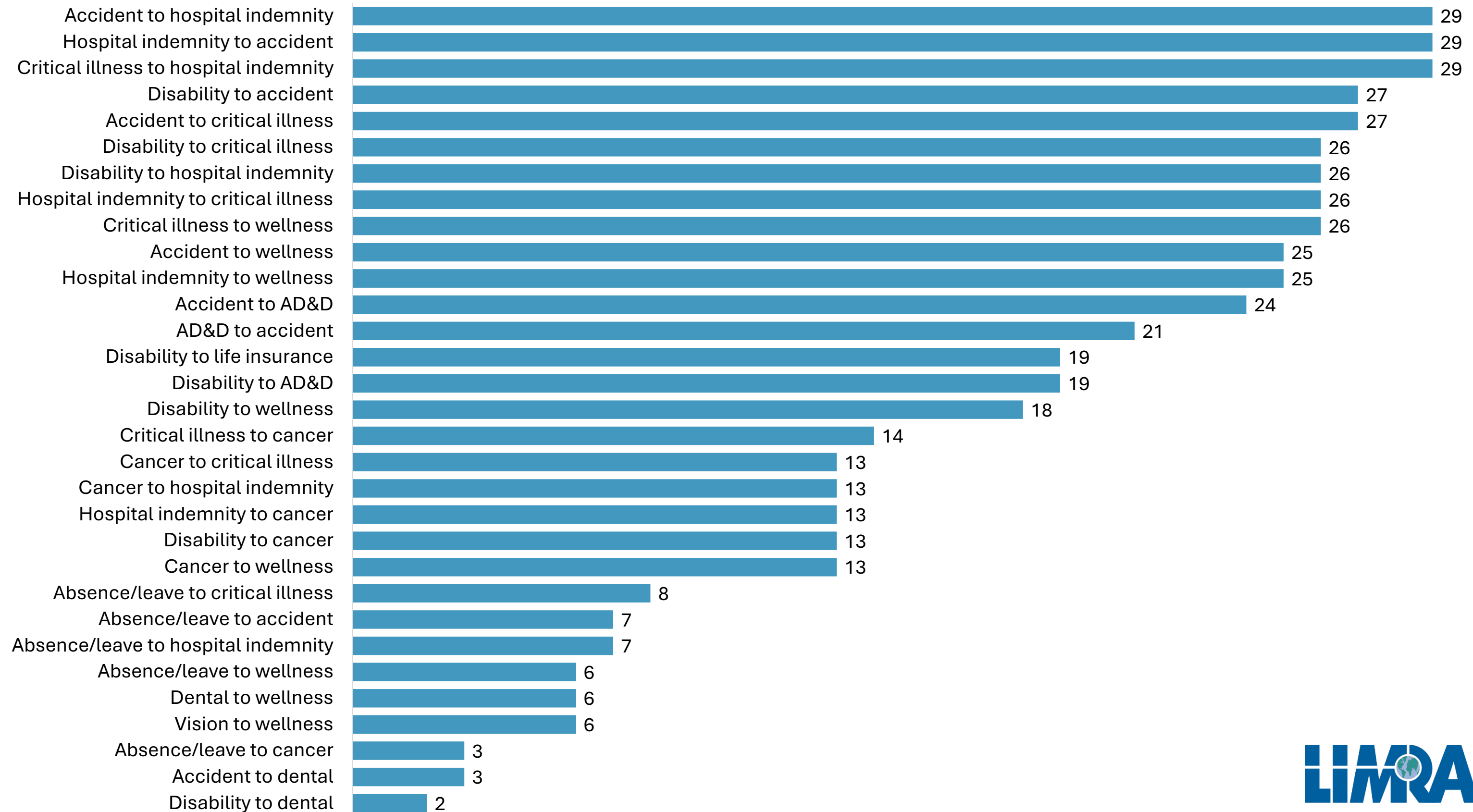
How Do Employees Feel About Claims Integration?



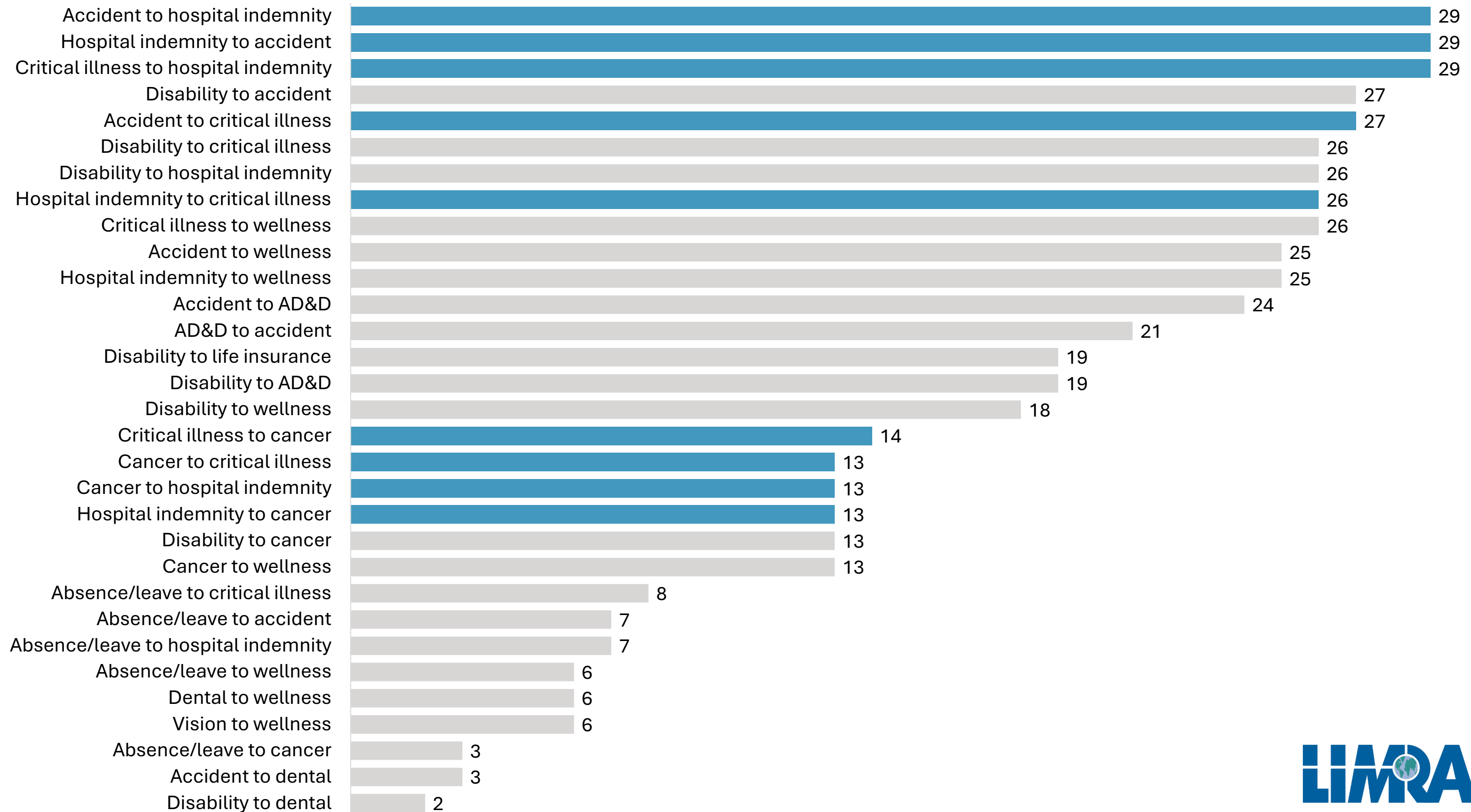


How Are Carriers Approaching Claims Integration?

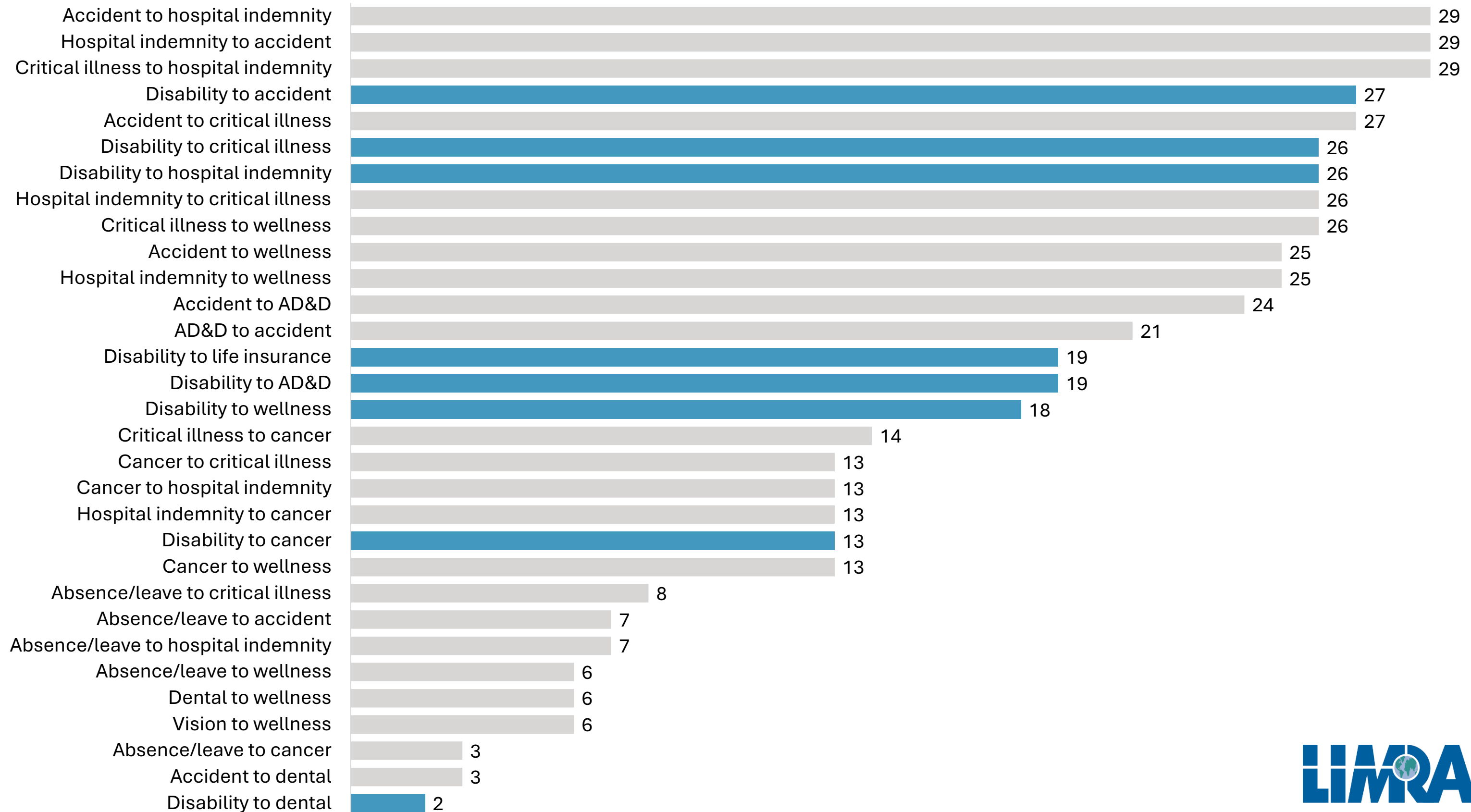
Integrations Between Nonmedical Products



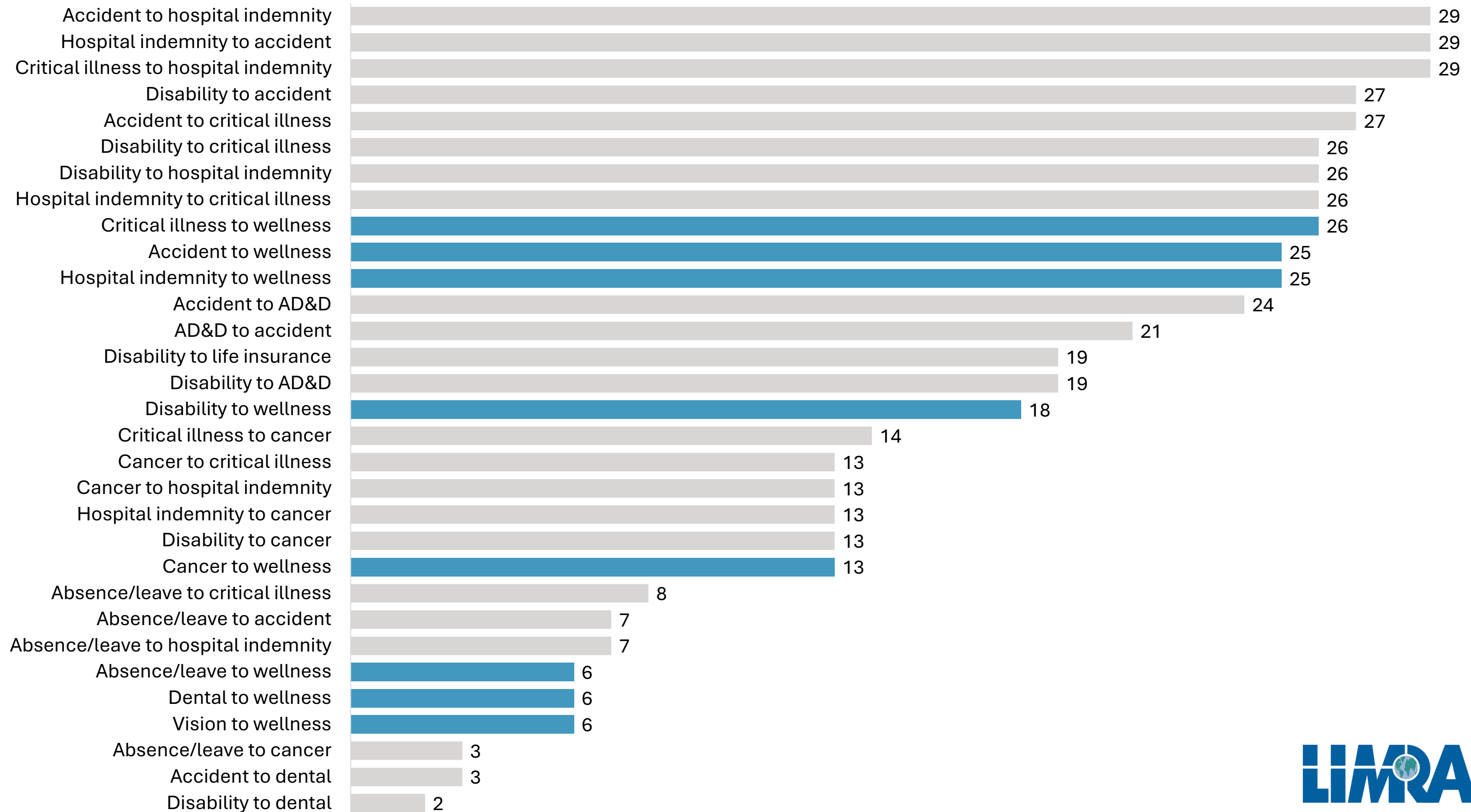
Integrations Between Nonmedical Products



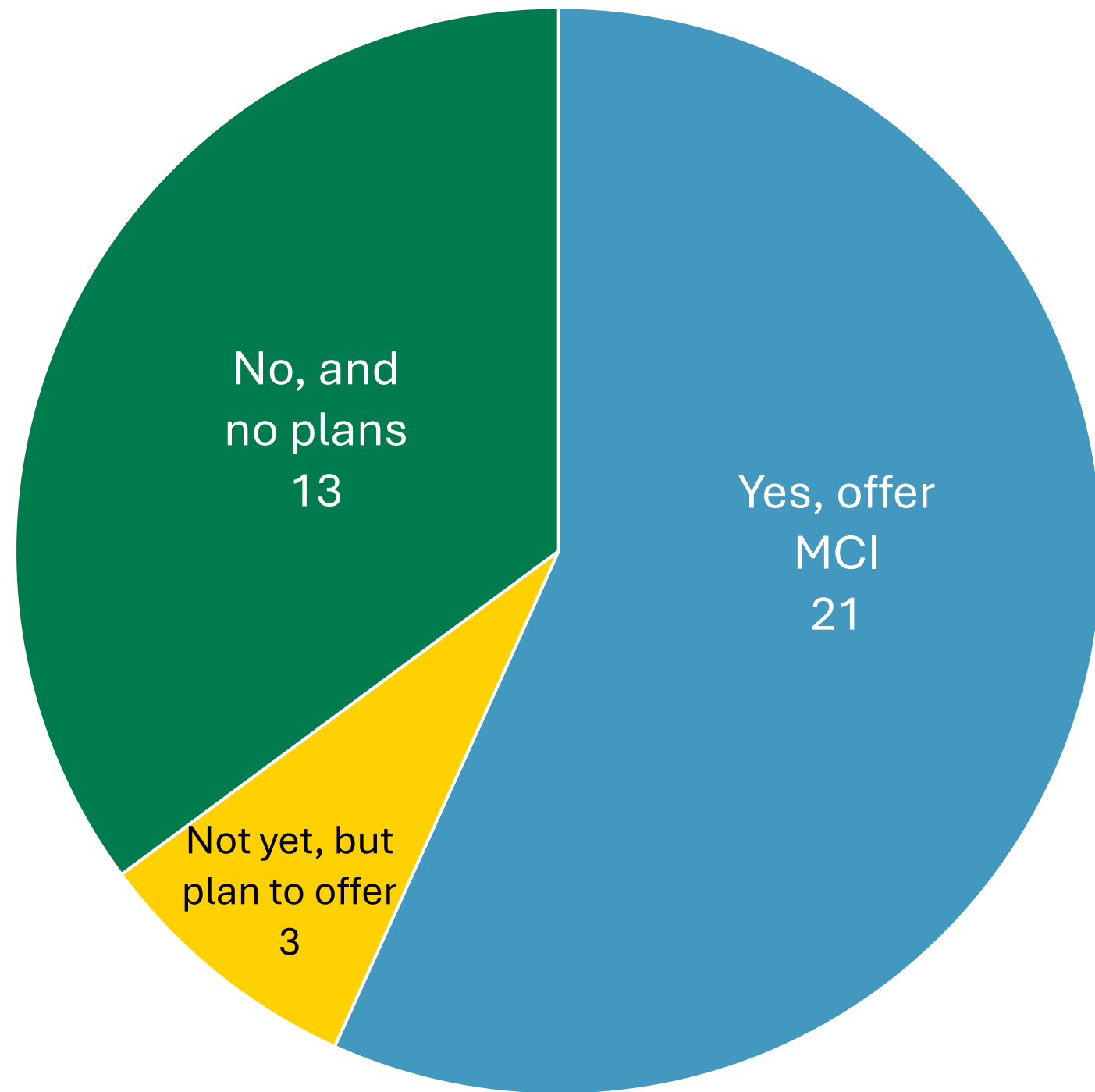
Integrations Between Nonmedical Products



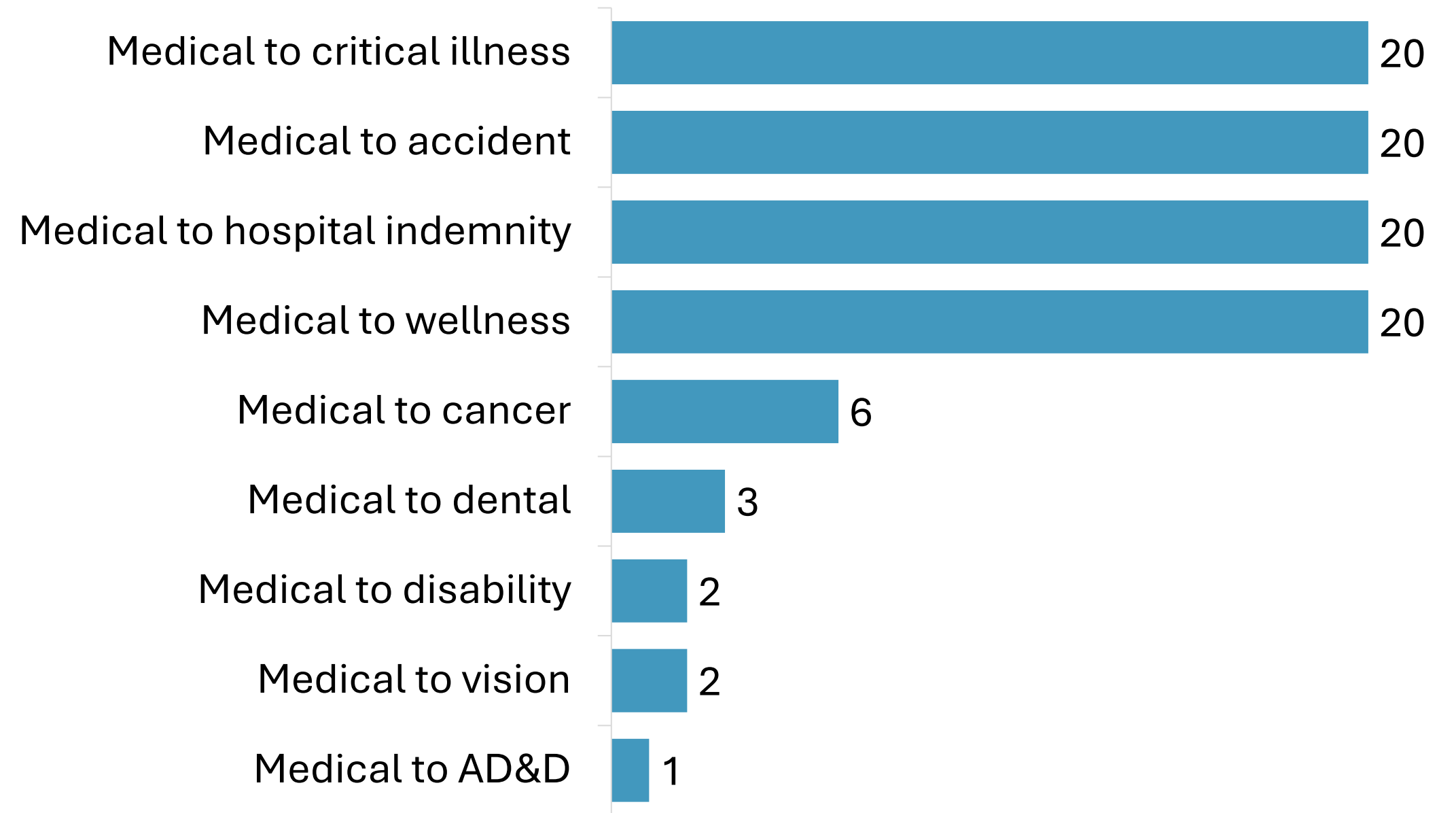
Integrations Between Nonmedical Products



Medical Claims Integration (MCI)



Medical Integrations Offered



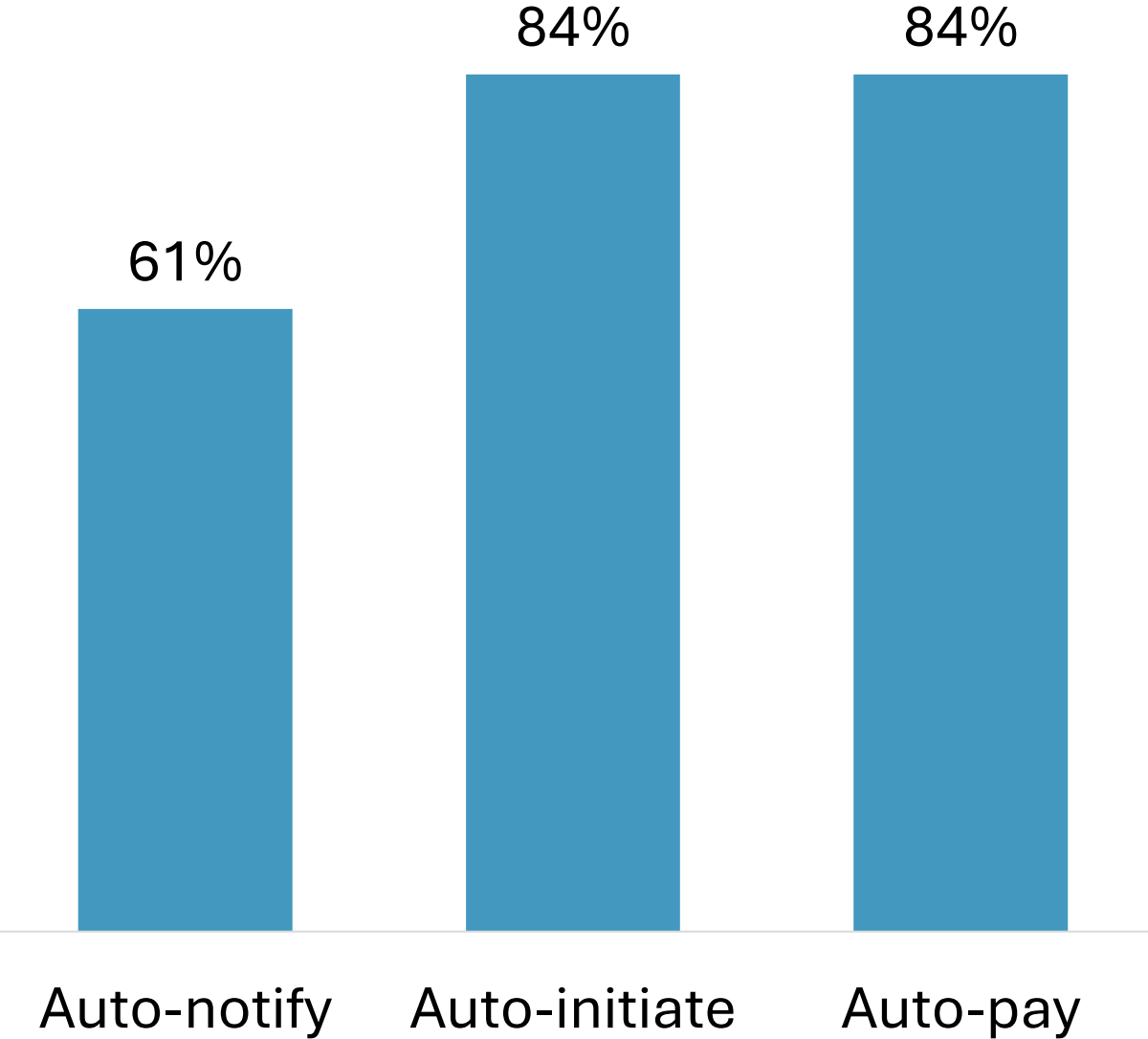
Approaches to Claims Integration

Auto-Notify: Customer is proactively notified they might have a claim to file on another product, but the customer must take action to initiate the claim.

Auto-Initiate: Carrier proactively initiates a claim on behalf of the customer, but the customer must take some kind of action (such as confirming or providing further information) to move the claim forward.

Auto-Pay: Carrier proactively creates, processes, and pays the claim without the customer needing to do anything.

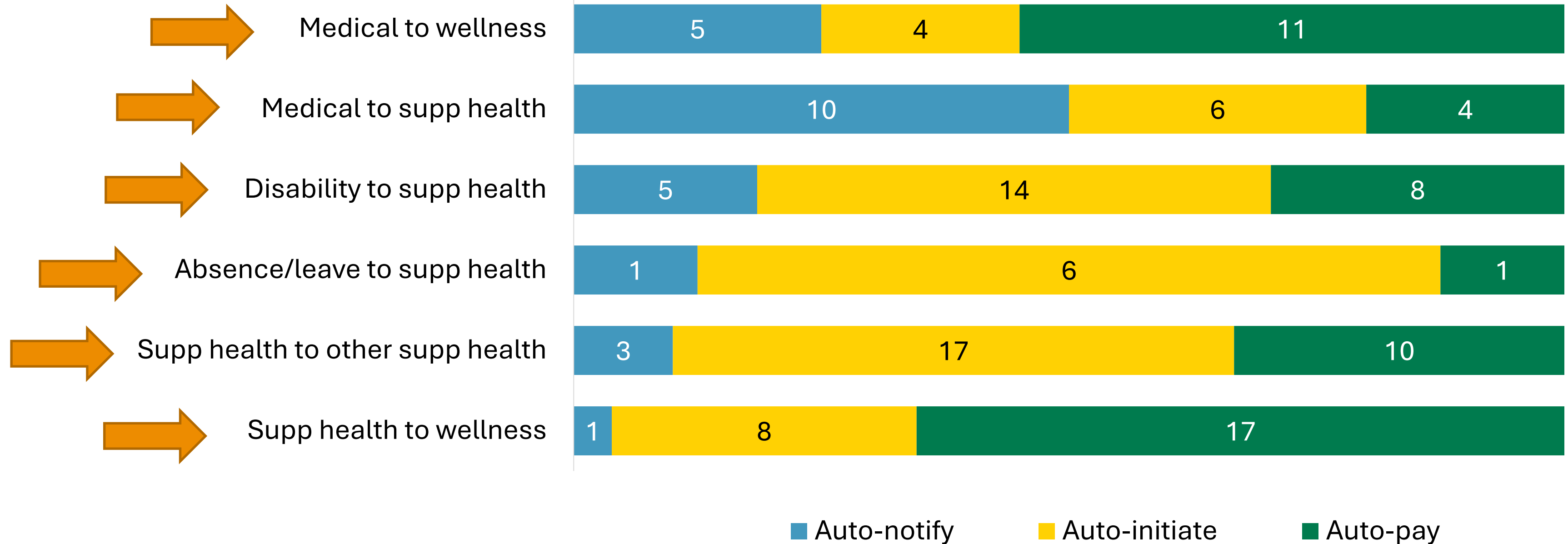
Carrier Approaches to Claims Integration



Source: *Claims Integration in Workplace Benefits*, LIMRA, 2026. Data represents percent of carriers. Based on companies that offer claims integration. Multiple responses allowed.



Most Common Approaches



Source: *Claims Integration in Workplace Benefits*, LIMRA, 2026.
 Data represents number of carriers. Companies identified their *one* most frequent type of claims integration for each scenario. Based on companies that offer each specified product integration; number of respondents varies by row.

Employee Preferences for Claims Integration Approach



If a Carrier Noticed a Claim You Forgot To File, How Would You Want Them To Proceed?

Notify me, but let me file the claim myself

34%

Start the claim process, but reach out to me to confirm

55%

Just pay the claim without asking me to do anything

11%

None of the above

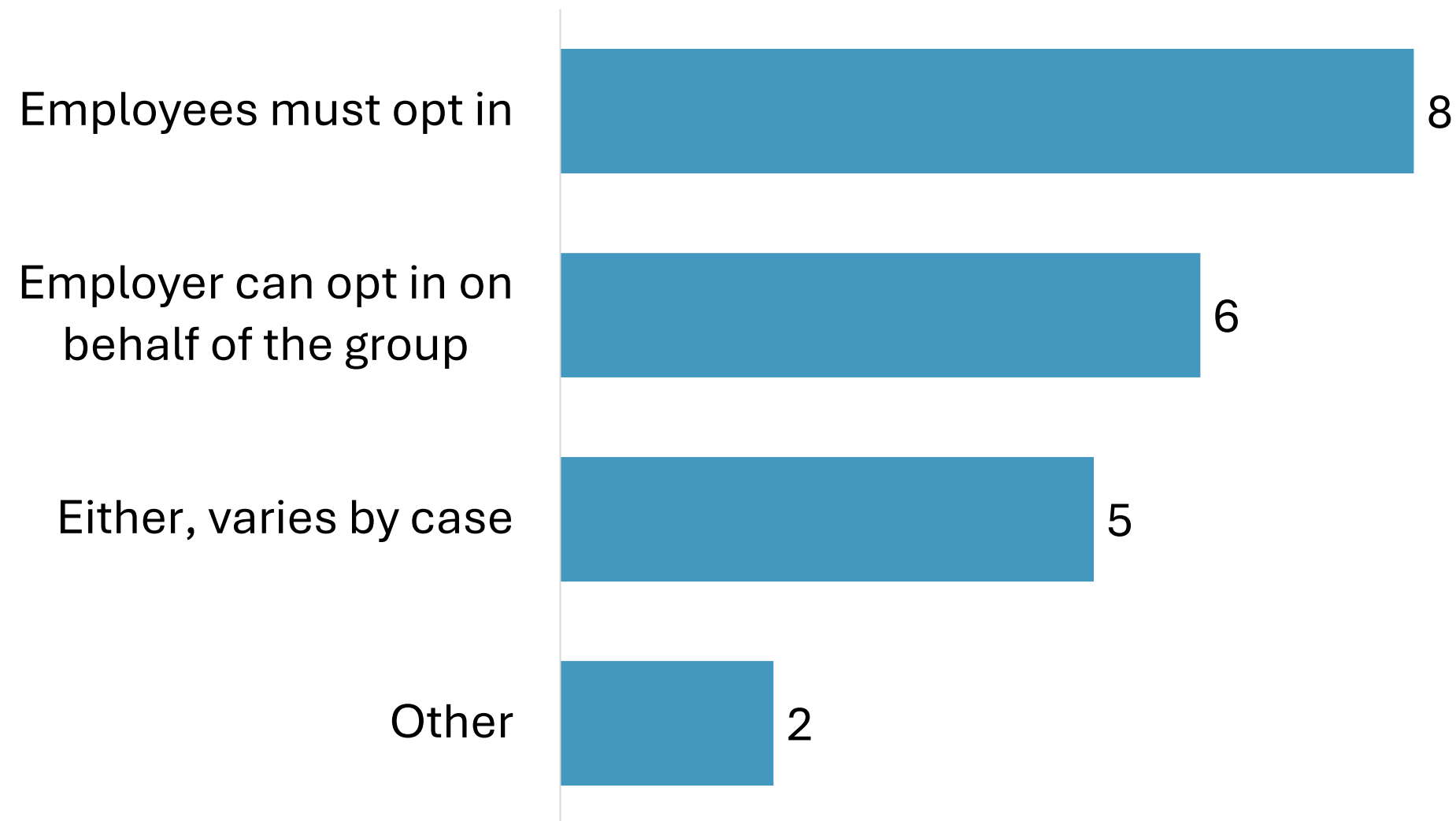
1%



Opt-In Process for Medical Claims Integration

Employer Vs. Employee Opt In

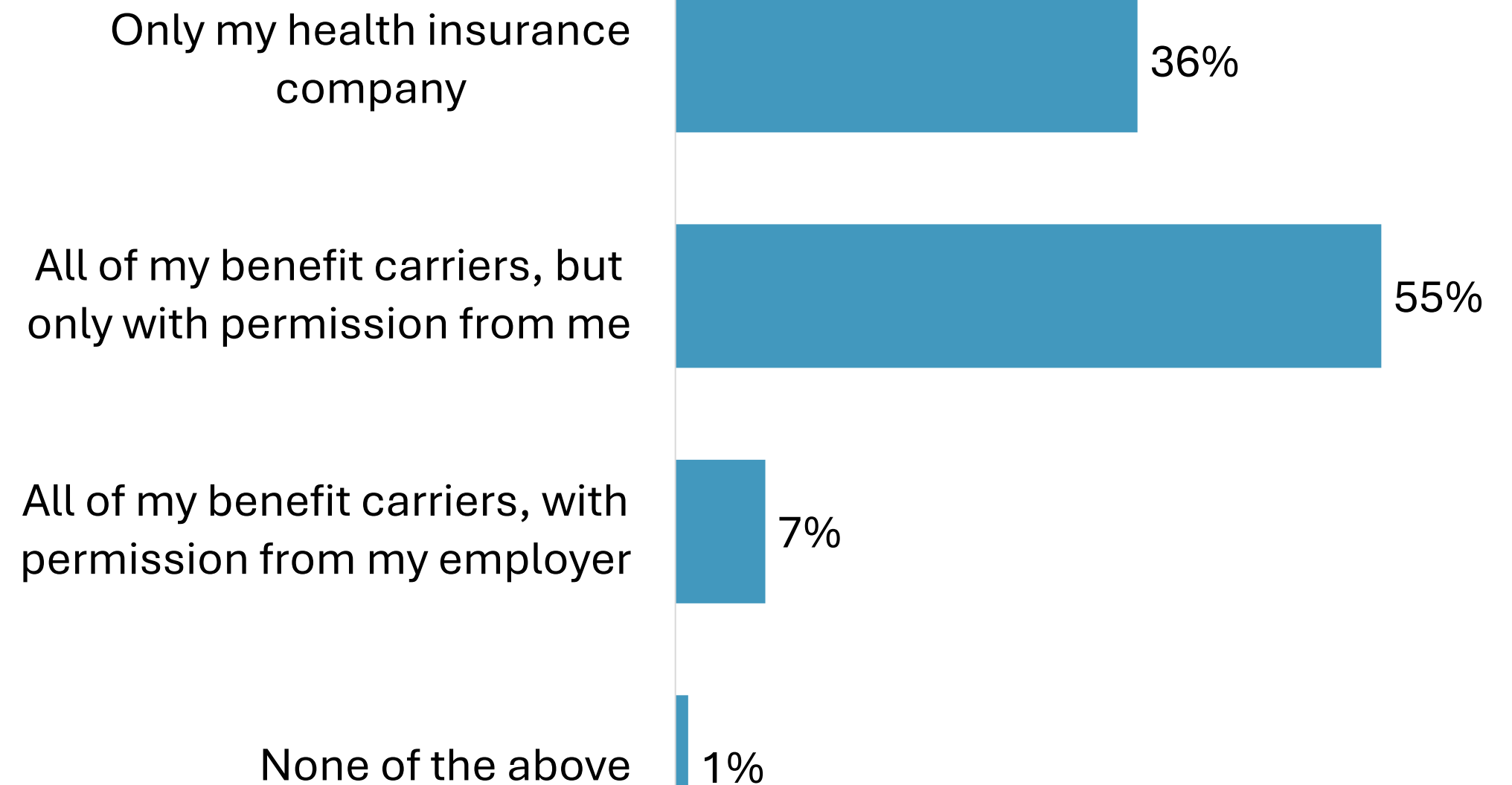
How Do Customers Opt in for Medical Claims Integration?



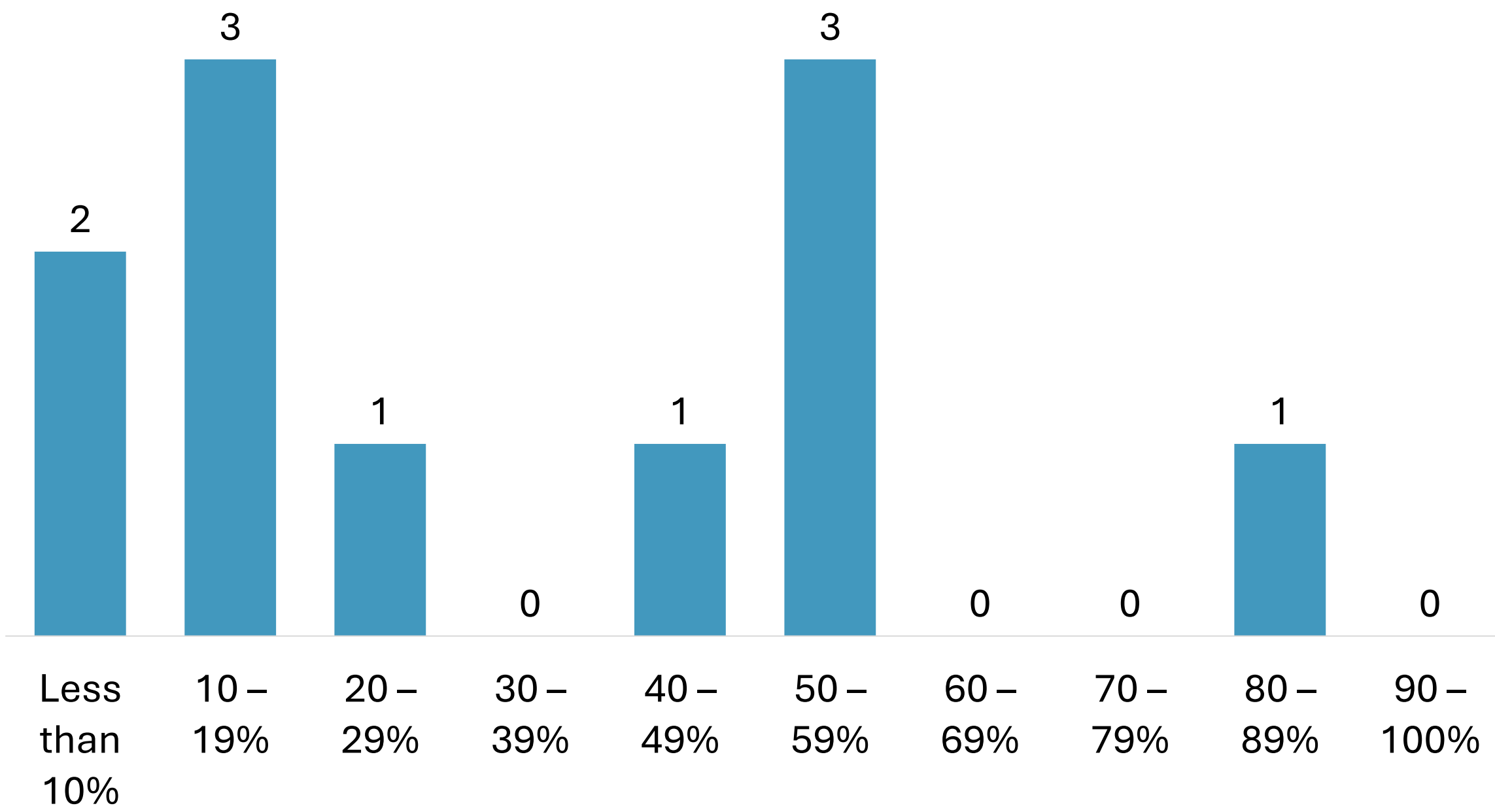
Employee Views of Opt-In Methods



Who Should Be Able To Monitor Your Health Insurance Claims For Integration Purposes?



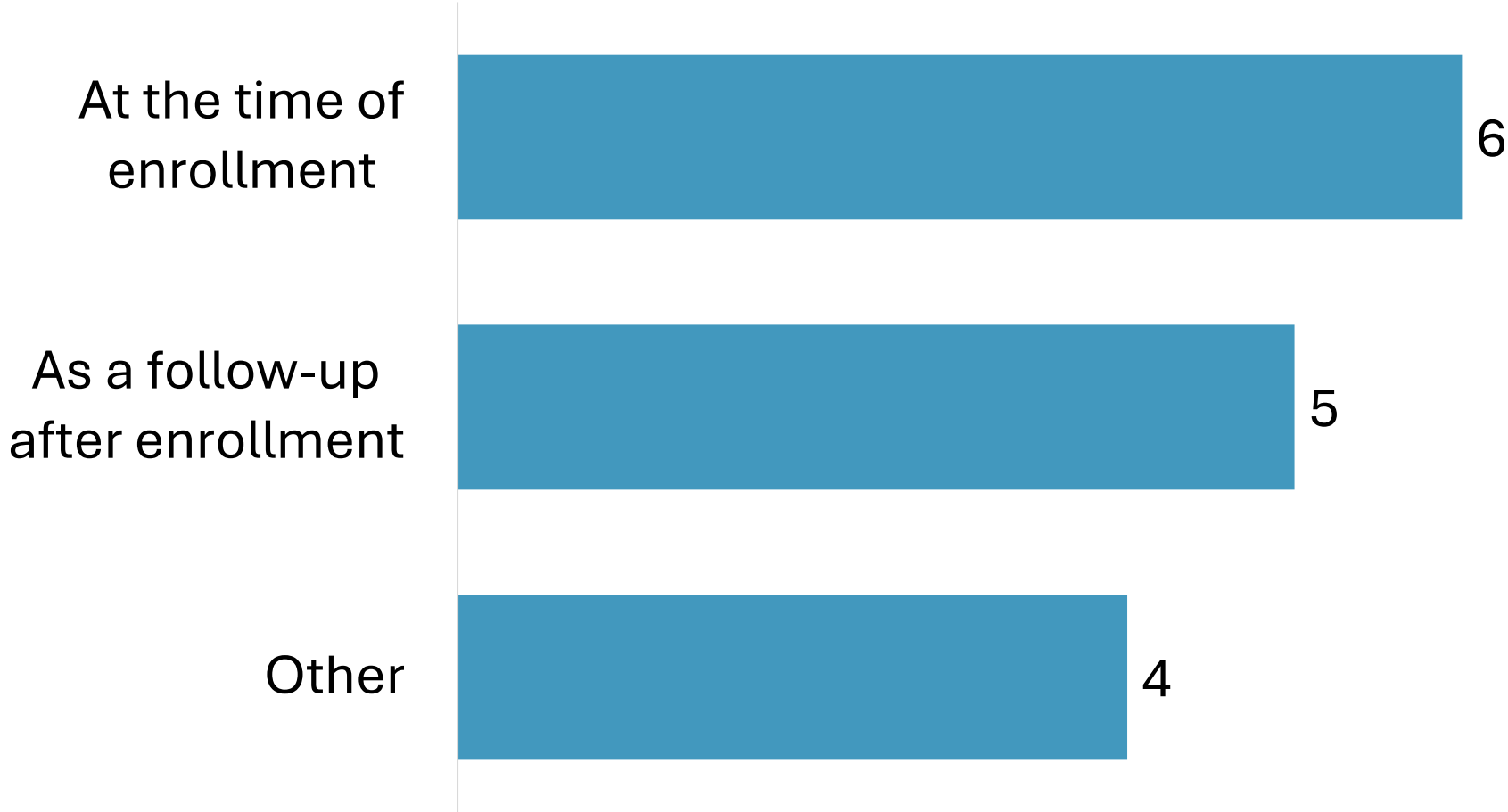
Employee Opt-In Rates for MCI



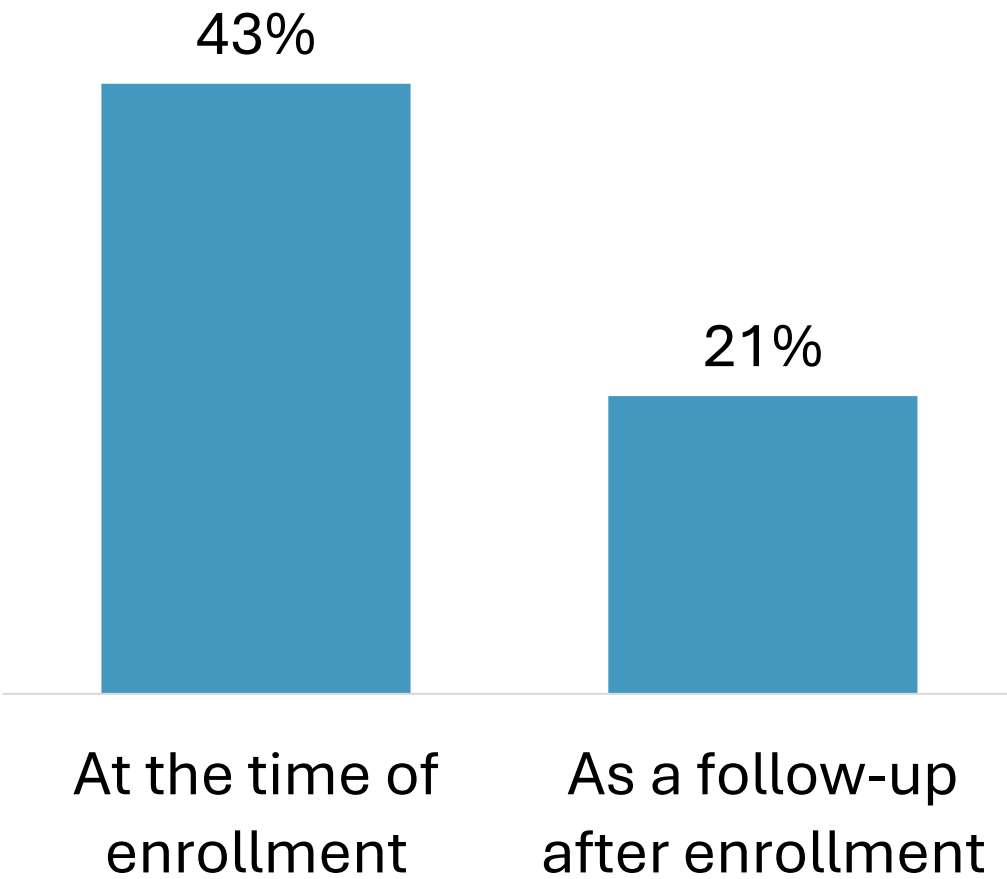
Source: *Claims Integration in Workplace Benefits*, LIMRA, 2026.
Based on 11 companies that require employees to opt in for medical claims integration and were able to provide this data.

Timing of Consent

When Do Employees Opt In For Medical Claims Integration?*



Average Opt-In Rate by Timing of Consent**



Source: *Claims Integration in Workplace Benefits*, LIMRA, 2026.

*Based on 15 companies that require employees to opt in for medical claims integration.

**Based on 11 companies that were able to report their employee opt-in rate for medical claims integration.

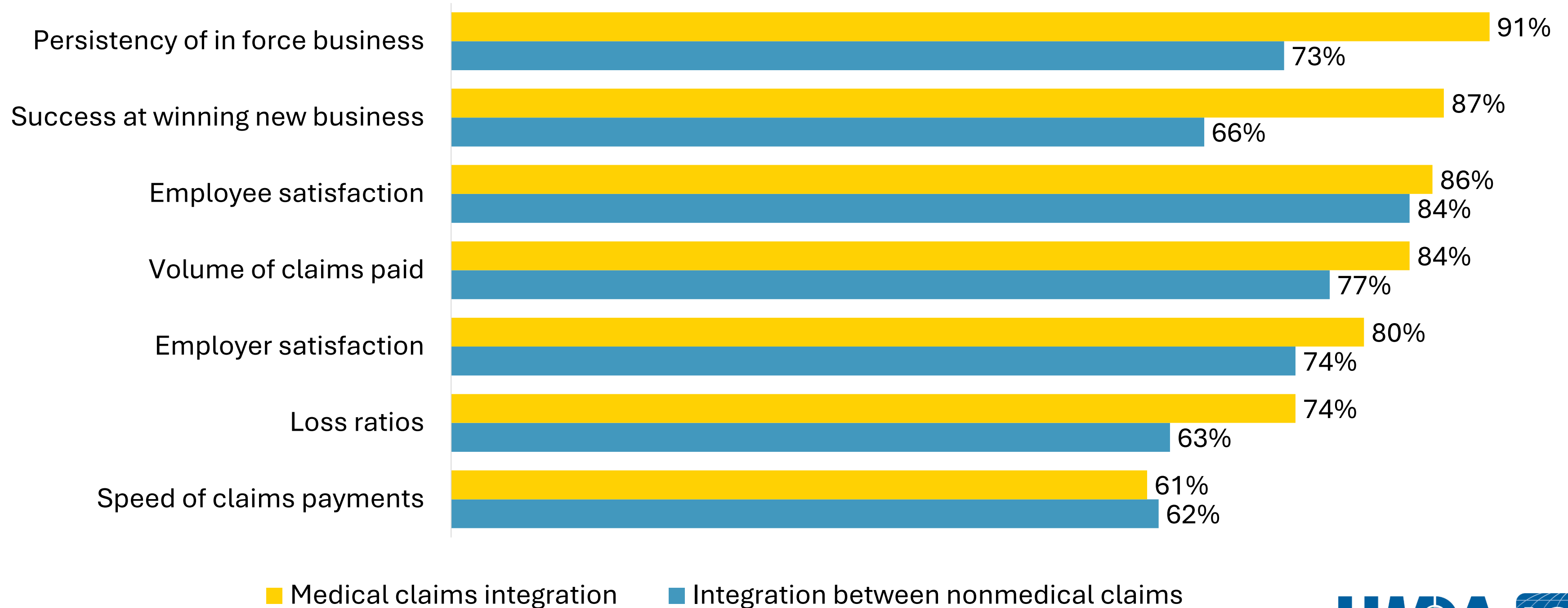




Is It Working?

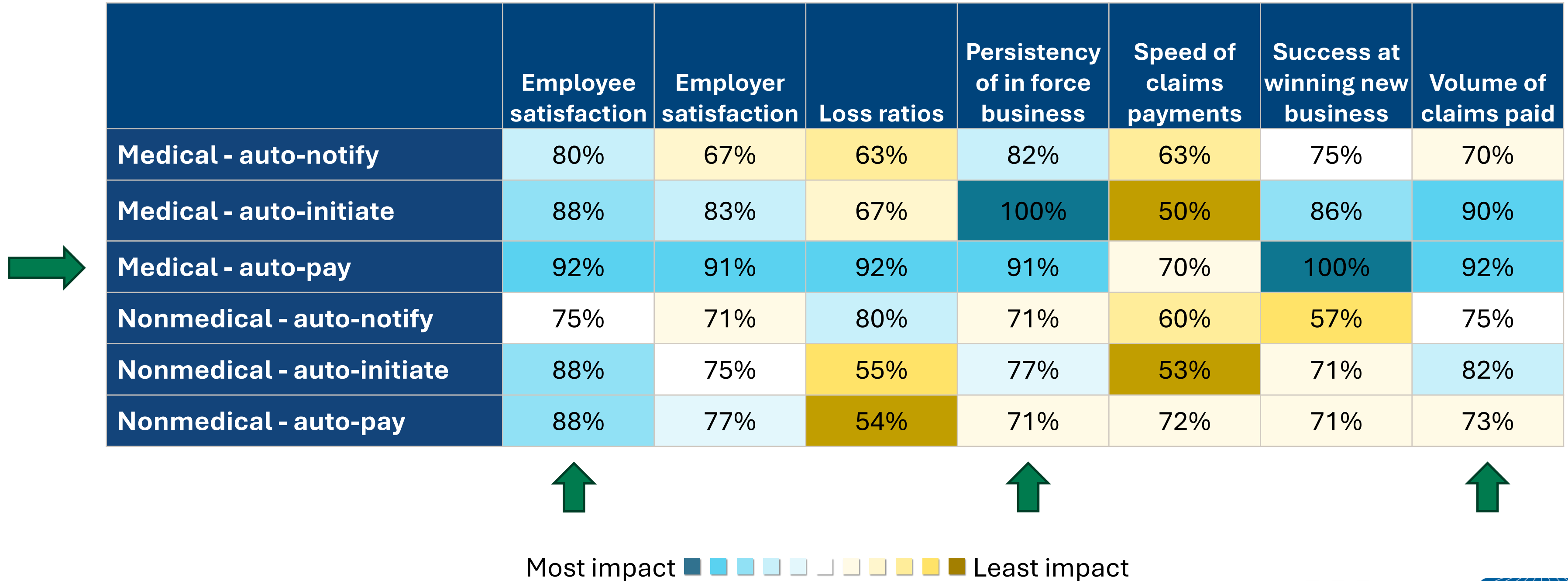
Impact of Claims Integration

Are Carriers Seeing a Meaningful Impact from Claims Integration On...?



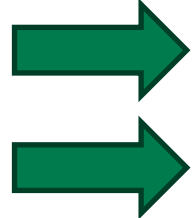
Impact by Type of Integration

Are Carriers Seeing a Meaningful Impact from Claims Integration On...?



Increase in Claims Volumes

Average Percent Increase In Claims Volume



	Accident	Critical Illness	Hospital Indemnity	Wellness
Medical - auto-notify	10%	11%	11%	**
Medical - auto-initiate	17%	17%	17%	**
Medical - auto-pay	17%	18%	17%	29%
Nonmedical - auto-notify	**	**	**	**
Nonmedical - auto-initiate	10%	10%	12%	**
Nonmedical - auto-pay	8%	10%	8%	13%



Most impact  Least impact



Market Perspective

Claritev's Experience

45+ Years of evaluating processing claims and networks

↳ **Pioneer** in medical claims integration

↳ **5 years** of supporting medical claims integration



✓ **>50**
Years of
Experience in
Supplemental
Health

✓ **2,000+**
Employer groups
monitored for MCI

✓ **10+**
Carriers
Supporting
Medical Claims
Integration

✓ **1,000,000+**
Members monitored

✓ **Auto-Notification
to AutoPay services**

✓ **2,000+**
Employer groups
monitored for MCI

✓ **200+**
Carrier/HCM
Integration
Relationships

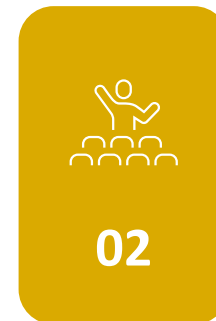
✓ **36,000,000+**
Claims monitored

✓ **2,000,000+**
Potential claims
identified annually

The Benefits Medical Claims Integration Delivers

Leveraging AI and ML* technology paired with publicly available medical claims data to enhance the client's employee experience by reducing the complexity of filing an accident, critical illness or hospital indemnity claim.

Delivers competitive advantage to win new clients



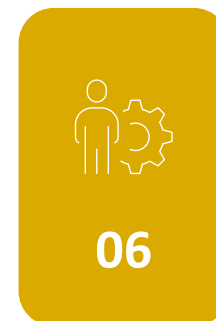
02

Aids in communicating and educating benefits

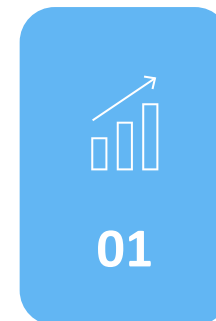


04

Improves client retention for under-utilization



06



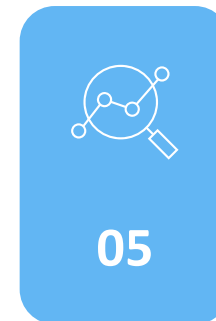
01

Matches major medical carrier process



03

Enables better persistency

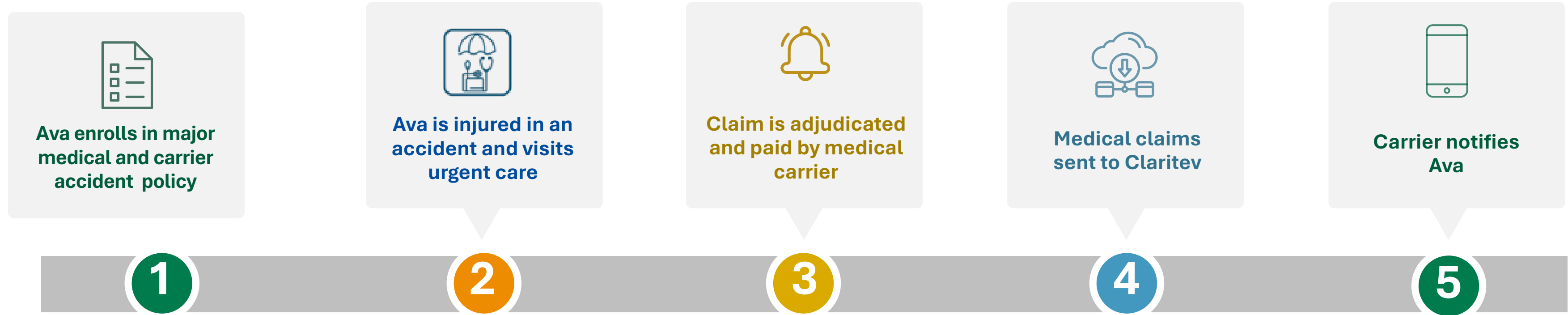


05

Provides carriers another way to promote leveraging AI and Machine Learning

*AI/ML processes do not use generative AI technologies.

Employee Medical Claims Integration Experience



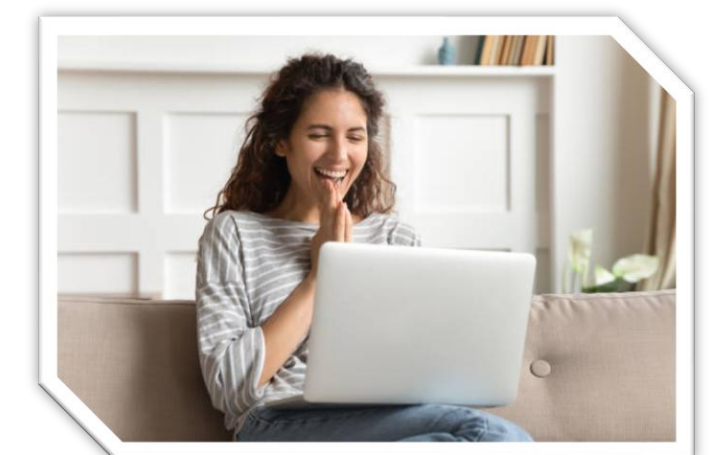
Open Enrollment -
1/1/26 effective date

1/5/26 injury date

1/24/26

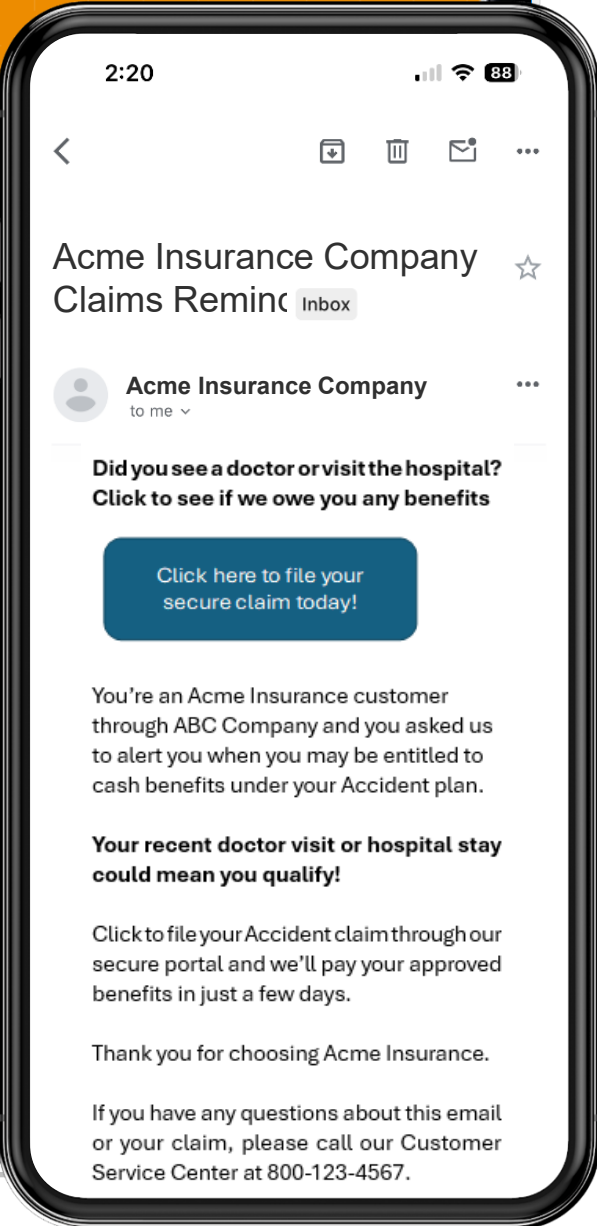
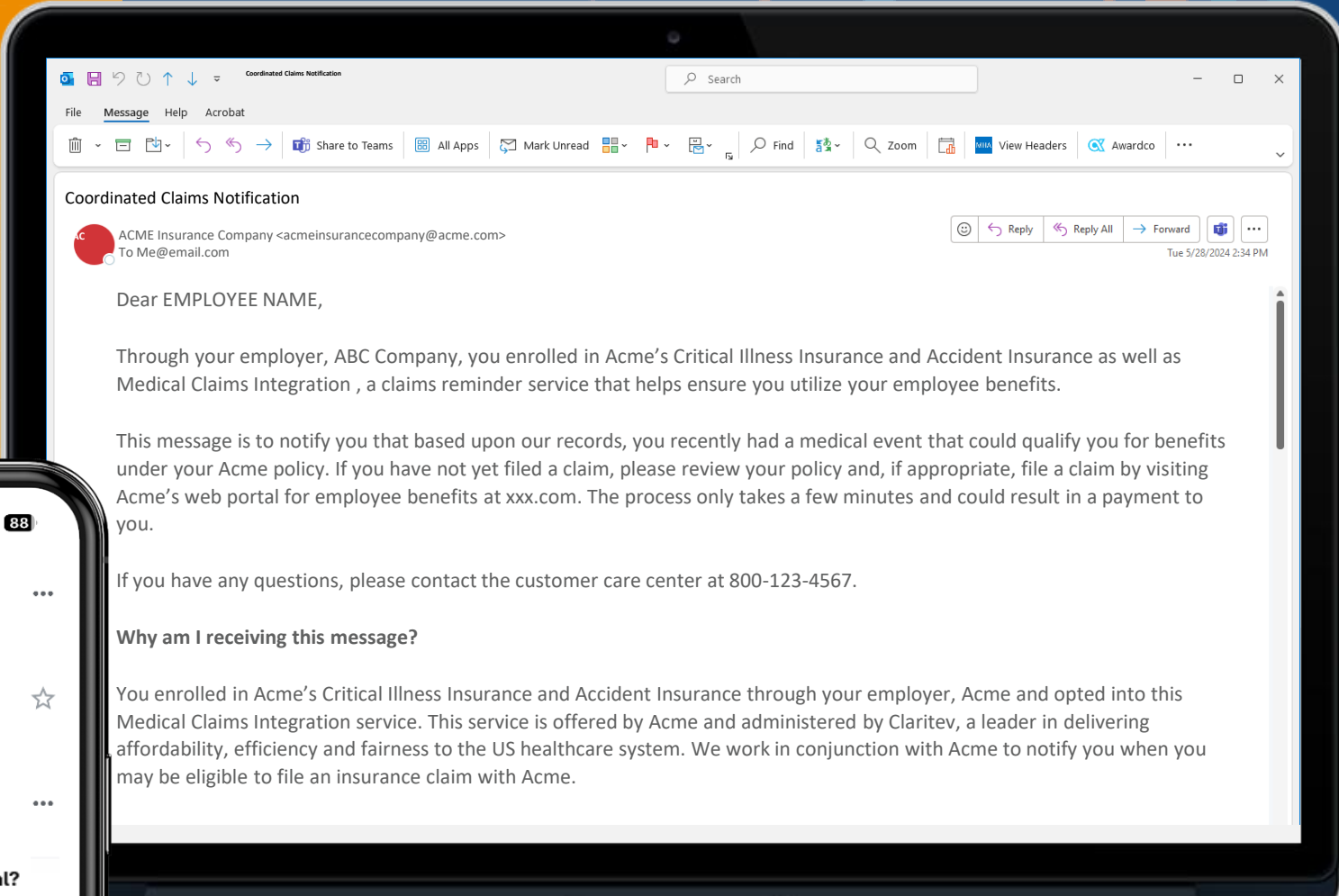
2/10/26

2/20/26



Seamless Experience from Enrollment to Engagement

Enhancing the employee experience



TYPES OF COMMUNICATIONS



Enrollment opt-in



Welcome email



Claim notification

Where are carriers at today?



Notify

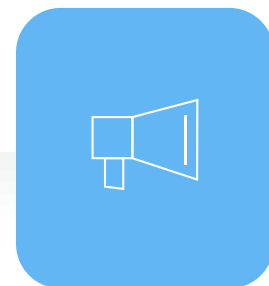


Auto Initiate



Auto Pay

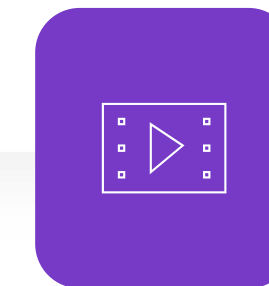
You let policyholders know that their claim(s) are eligible for payout and help them to file a claim



You receive additional details to start the supplemental claim on the policyholder's behalf



You receive additional details, including prediction confidence, to pay the claim with no policyholder action



Medical Claims Integration Journey - Considerations

Initial Questions...

- Are our brokers asking for it?
- Have we lost new clients to competitors
- Have we lost existing clients due to under-utilization

I'm Thinking About It...

- What data do I want to use?
- How do we pay for it and how will it impact our business?
- Do we have the internal resources and approvals?

I Really Want To Do It...

- What service do I start with - Notifications, Start Filing vs Autopay
- Limits on group size
- Use it Prospect or retention tool
- Choosing a vendor
- Implementation and integration timing – effective dates
- Reporting





Best Practices



Have a subject matter expert

- Liaison between product, ops, actuaries and sales

Integrate it into your sales proposals

- Tell the story of your connected claims experience

Integrated process into implementation process

- Employers want a simple and seamless process

Create benefits administration opt-in scenarios for your build packets

- Employers have different views on privacy and benefit administration systems have different capabilities

Notifications sent by carrier increase NPS Scores

- Employees are more apt to receive a notification from the carrier vs a third-party

Reporting Capabilities

VB Participation and Medical Claims Integration

Employer Information										Carrier Data	Carrier Data	Carrier Data
Client	Carrier	Month	Eligible Employees	Members	Employees Enrolled in VB	VB Participation	Accident Enrolled	Critical Illness Enrolled	Hospital Indemnity Enrolled	Accident Premium	Critical Illness Premium	Hospital Indemnity Premium
Carrier Client #1	Anthem	12/1/2025	11975	14370	2994	25%	2395	2156	1796			
Carrier Client #1	Anthem	11/1/2025	11955	14346	2825	24%	2391	2152	1793			
Carrier Client #1	Anthem	10/1/2025	12005	14406	3001	25%	2401	2161	1801			
Carrier Client #1	Anthem	9/1/2025	12001	14401	2758	23%	2400	2160	1800			
Carrier Client #1	Anthem	8/1/2025	11994	14339	2999	25%	2399	2159	1799			
Carrier Client #1	Anthem	7/1/2025	11985	14382	2400	20%	2397	2157	1798			
Carrier Client #1	Anthem	6/1/2025	12012	14144	3003	25%	2402	2162	1802			
Carrier Client #1	Anthem	5/1/2025	11975	14370	2575	22%	2395	2156	1796			
Carrier Client #1	Anthem	4/1/2025	12005	14406	3005	25%	2401	2161	1801			
Carrier Client #1	Anthem	3/1/2025	11958	14349	2978	25%	2392	2152	1794			
Totals												

MCI Program - VB Enrolled Employees																Carrier Data	Carrier Data	Carrier Data
Client	Carrier	Month	Total Employee Authorizations	Employee Authorization Participation	Accident Authorizations	Critical Illness Authorizations	Hospital Indemnity Authorizations	Total Claims Reviewed	Total Qualifying Medical Events	Projected VB Claims Amount	Total MCI Notifications (excluding wellness)	Accident Notifications	Critical Illness Notifications	Hospital Indemnity Notifications	Wellness Notifications	Actual Notifications	Total Claims Filed	Total Amount Paid
Carrier Client #1	anthem	12/1/2025	2345	78%	2111	1759	1970	15005	350	\$192,000	315	158	95	63	555			
Carrier Client #1	anthem	11/1/2025	2188	77%	1969	1641	1838	14652	325	\$487,500	293	146	88	59	542			
Carrier Client #1	anthem	10/1/2025	2288	76%	2059	1716	1922	14299	305	\$457,500	275	137	82	55	425			
Carrier Client #1	anthem	9/1/2025	2101	76%	1891	1576	1765	13946	295	\$442,500	266	133	80	53	235			
Carrier Client #1	anthem	8/1/2025	2297	77%	2067	1723	1929	13593	284	\$426,000	256	128	77	51	425			
Carrier Client #1	anthem	7/1/2025	1825	76%	1643	1369	1533	13240	245	\$367,500	221	110	66	44	245			
Carrier Client #1	anthem	6/1/2025	2200	73%	1980	1650	1848	12887	235	\$352,500	212	106	63	42	389			
Carrier Client #1	anthem	5/1/2025	1874	73%	1687	1406	1574	12534	225	\$337,500	203	101	61	41	624			
Carrier Client #1	anthem	4/1/2025	2205	73%	1985	1654	1852	12181	205	\$307,500	185	92	55	37	495			
Carrier Client #1	anthem	3/1/2025	2135	72%	1922	1601	1793	11828	175	\$262,500	158	79	47	32	856			
Totals																		

Reporting Capabilities

Non-Enrolled VB and Medical Claims Integration

Non-Enrolled VB Employees							
Client	Carrier	Month	Employees Not Enrolled in VB	Total Claims Reviewed	Total Medical Events	Projected Claims Amount	Total Potential MCI Notifications
Carrier Client #1	anthem	12/1/2025	8981	15005	613	\$918,750	551
Carrier Client #1	anthem	11/1/2025	9130	14652	569	\$853,125	512
Carrier Client #1	anthem	10/1/2025	9004	14299	534	\$800,625	480
Carrier Client #1	anthem	9/1/2025	9243	13946	516	\$774,375	465
Carrier Client #1	anthem	8/1/2025	8995	13593	497	\$745,500	447
Carrier Client #1	anthem	7/1/2025	9585	13240	429	\$643,125	386
Carrier Client #1	anthem	6/1/2025	9009	12887	411	\$616,875	370
Carrier Client #1	anthem	5/1/2025	9400	12534	394	\$590,625	354
Carrier Client #1	anthem	4/1/2025	9000	12181	359	\$538,125	323
Carrier Client #1	anthem	3/1/2025	8980	11828	306	\$459,375	276
Totals							

We Value Your Feedback - Share It in the Conference App.

Module Option
2026 Enrollment Technology Strategy Seminar

- Event Feed
- Agenda
- Community Engagement
- Conference Resources
- Speakers
- Attendees
- Exhibitors
- Sponsors
- Ratings & Reviews**
- Leaderboard

Agenda Option
Detail

Date and Time

★ ★ ★ ★ ★ (no ratings yet)

Location

Session Chat

Add To Calendar

★ ★ ★ ★ ★ (no ratings yet)

Thank You



Navigate With Confidence

