2026 SUPPLEMENTAL HEALTH, DI AND LTC CONFERENCE

Navigating Change

Claims Integration in Supplemental Health: Connecting Systems and Experience

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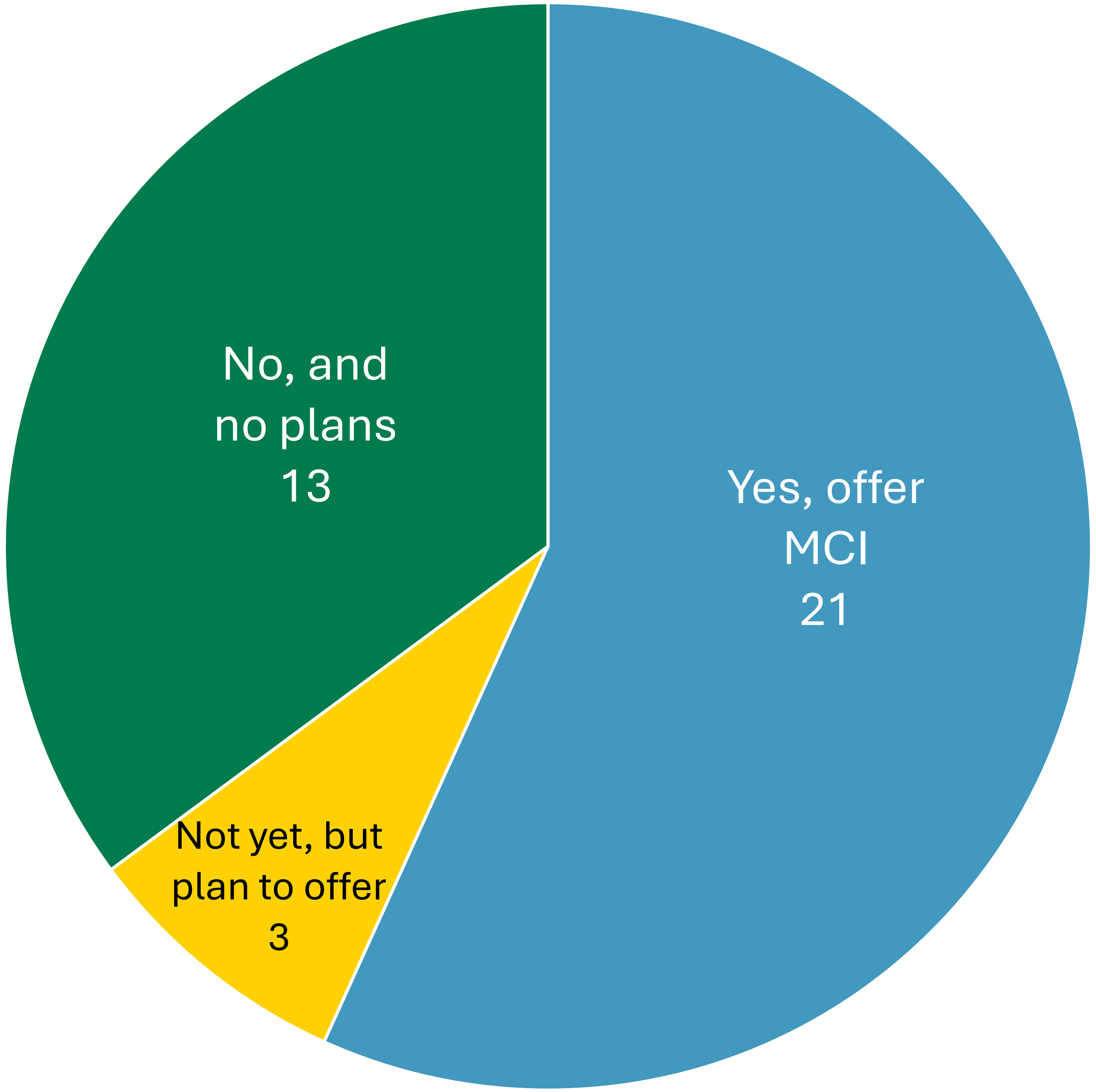
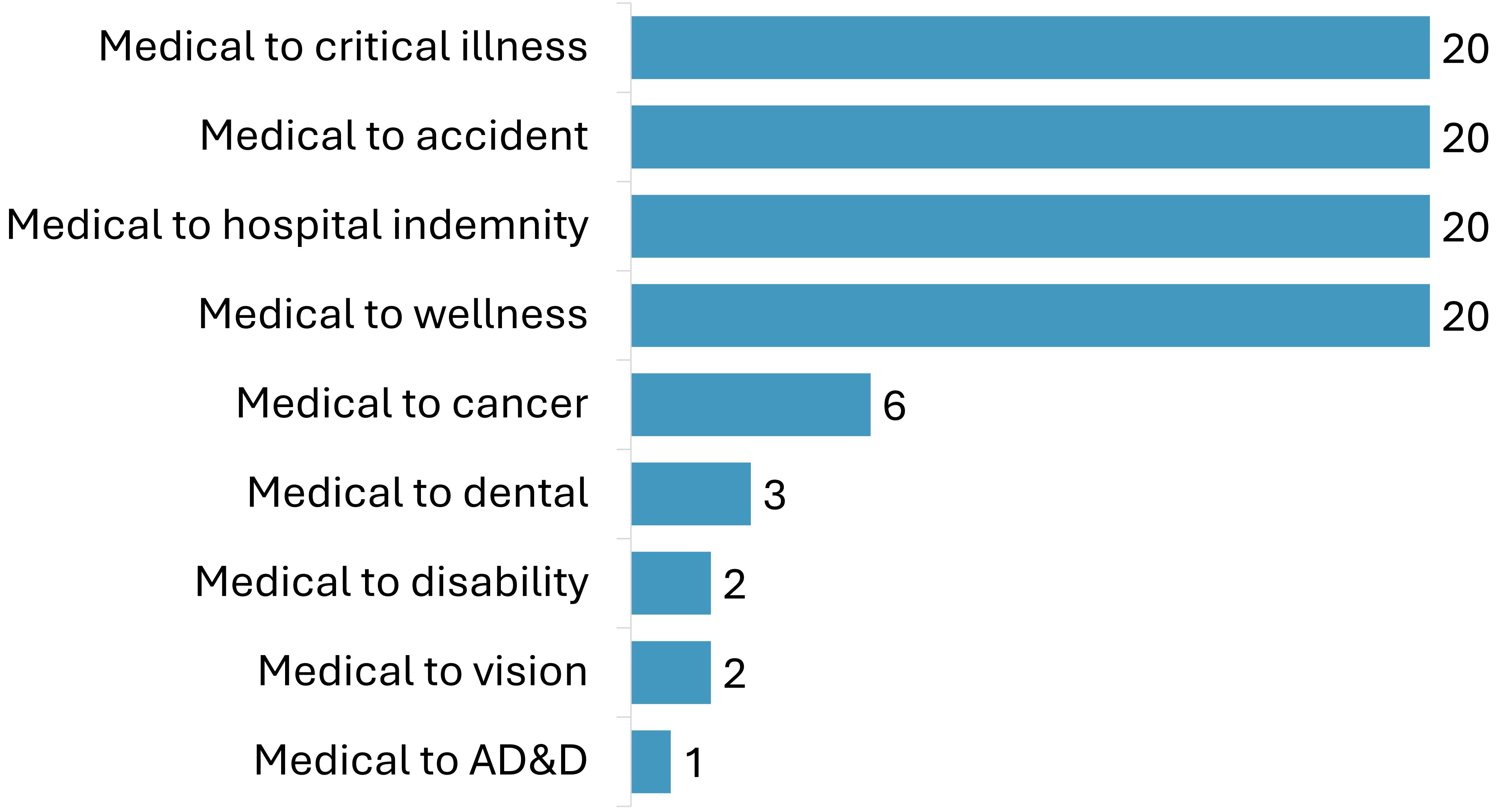
Medical Claims Integration (MCI)



Medical Integrations Offered



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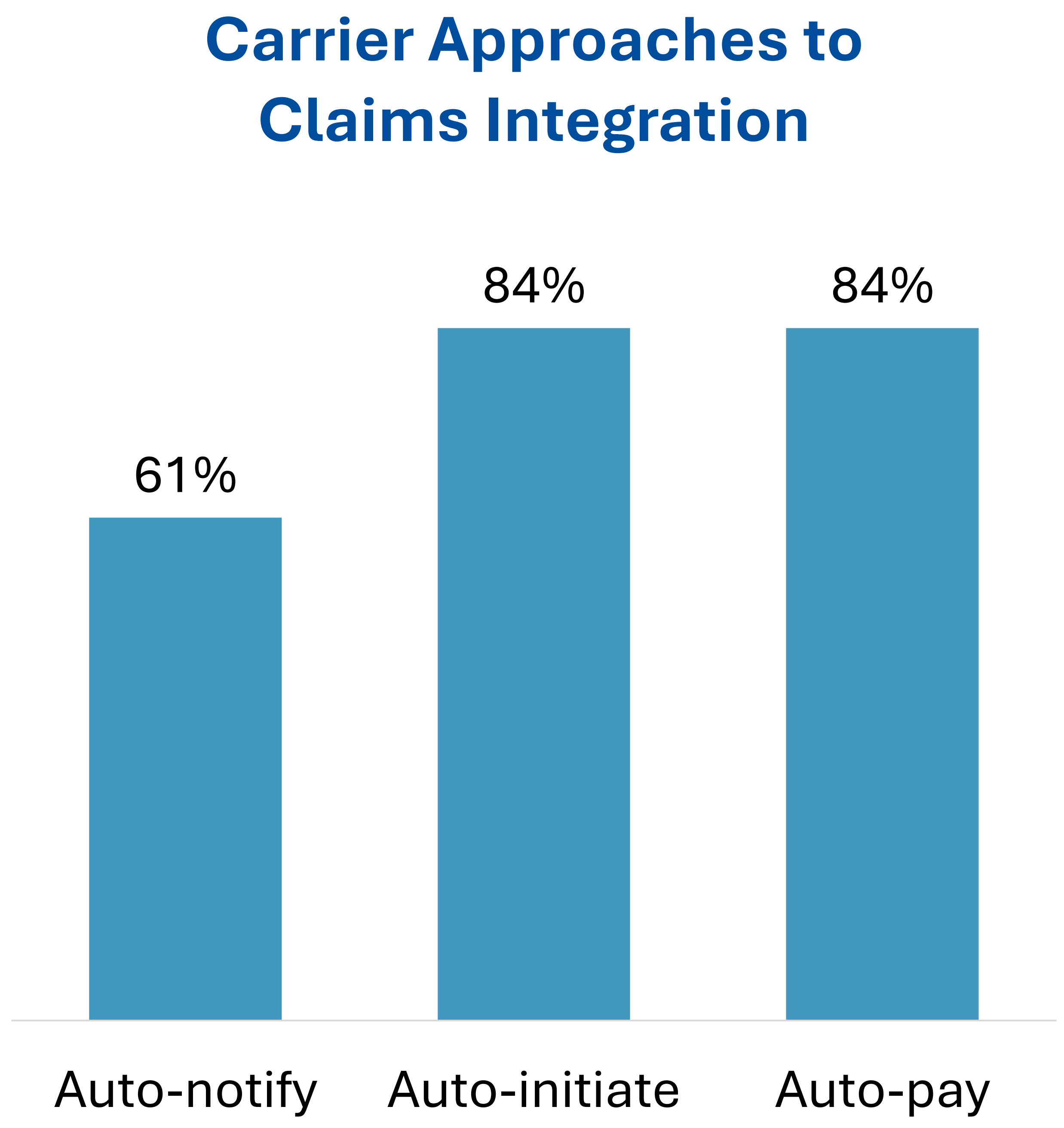
Source: *Claims Integration in Workplace Benefits*, LIMRA, 2026.
Data represents number of carriers.

Approaches to Claims Integration

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

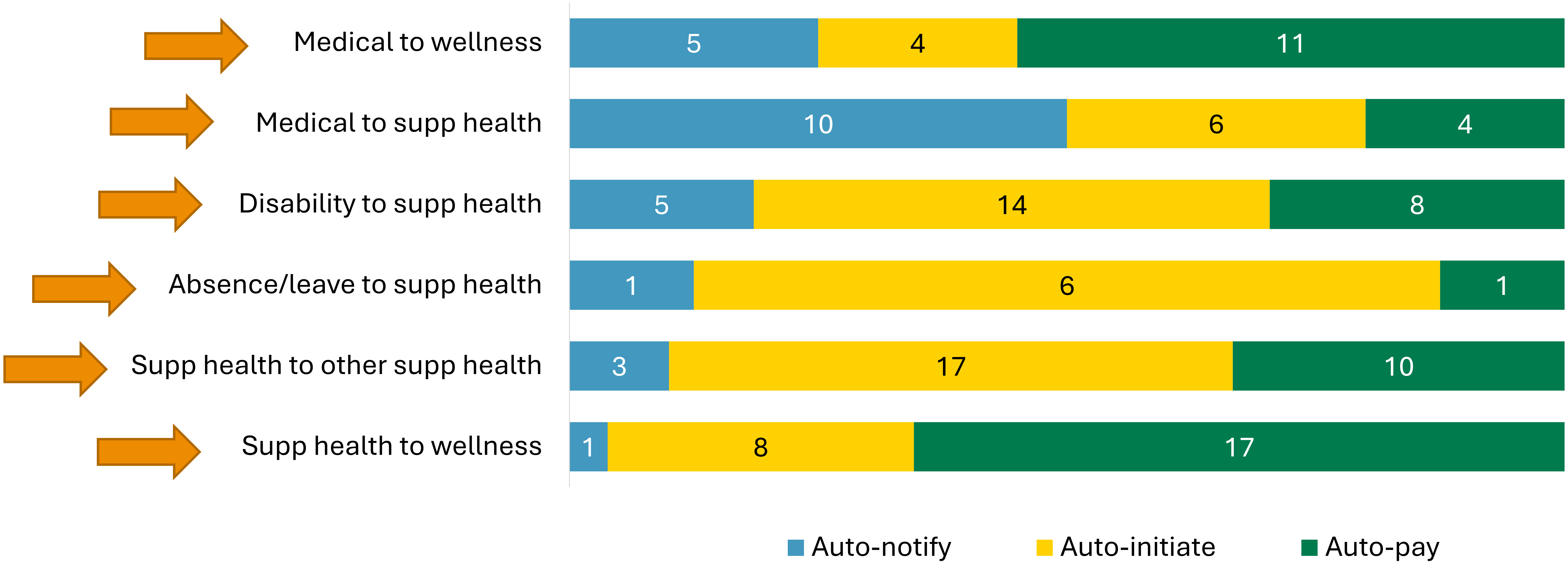
Auto-Initiate: Carrier proactively initiates a claim on behalf of the customer, but the customer must take some kind of action (such as confirming or providing further information) to move the claim forward.

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



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.

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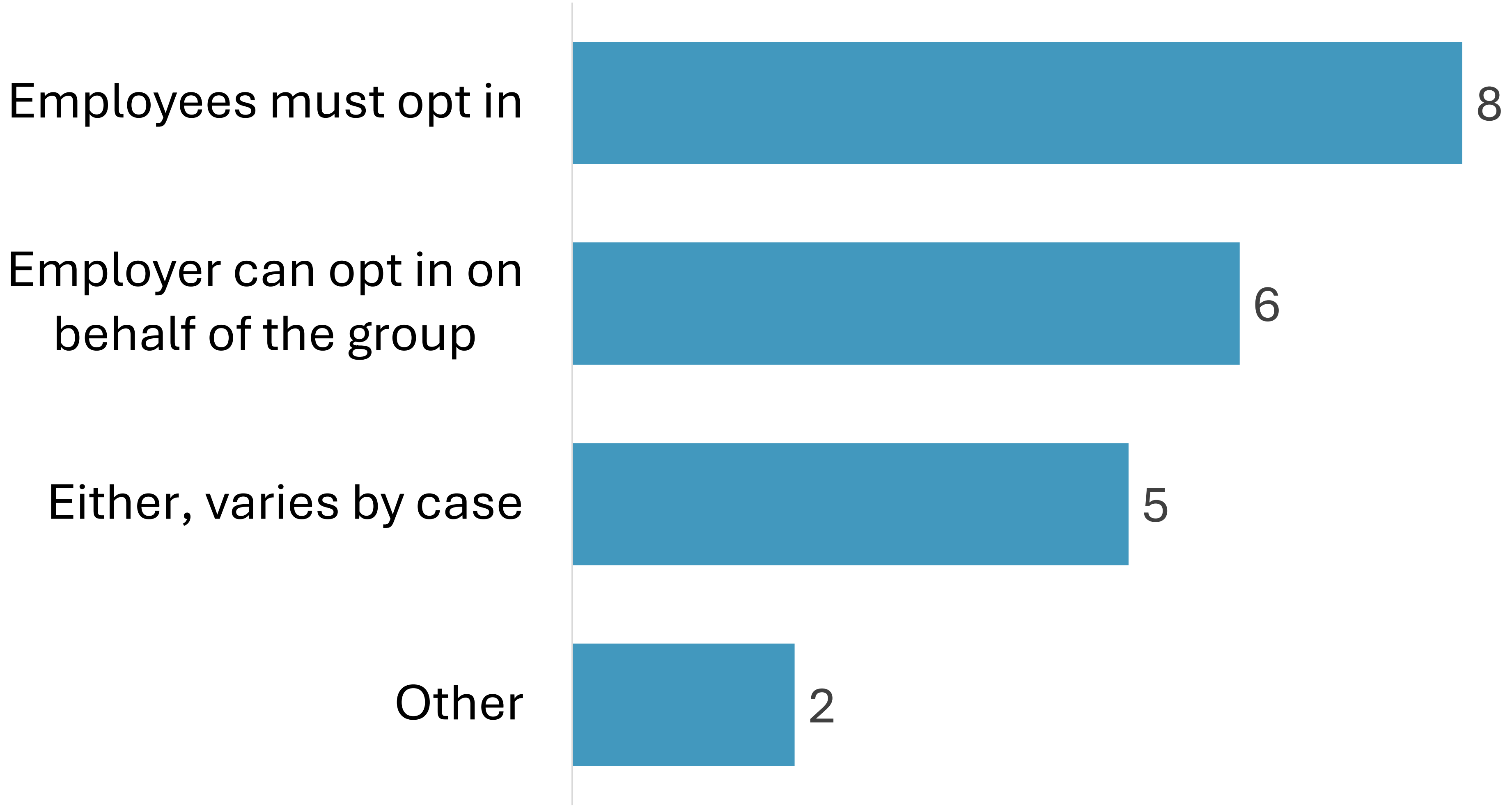
Employer Vs. Employee Opt In

How Do Customers Opt in for Medical Claims Integration?

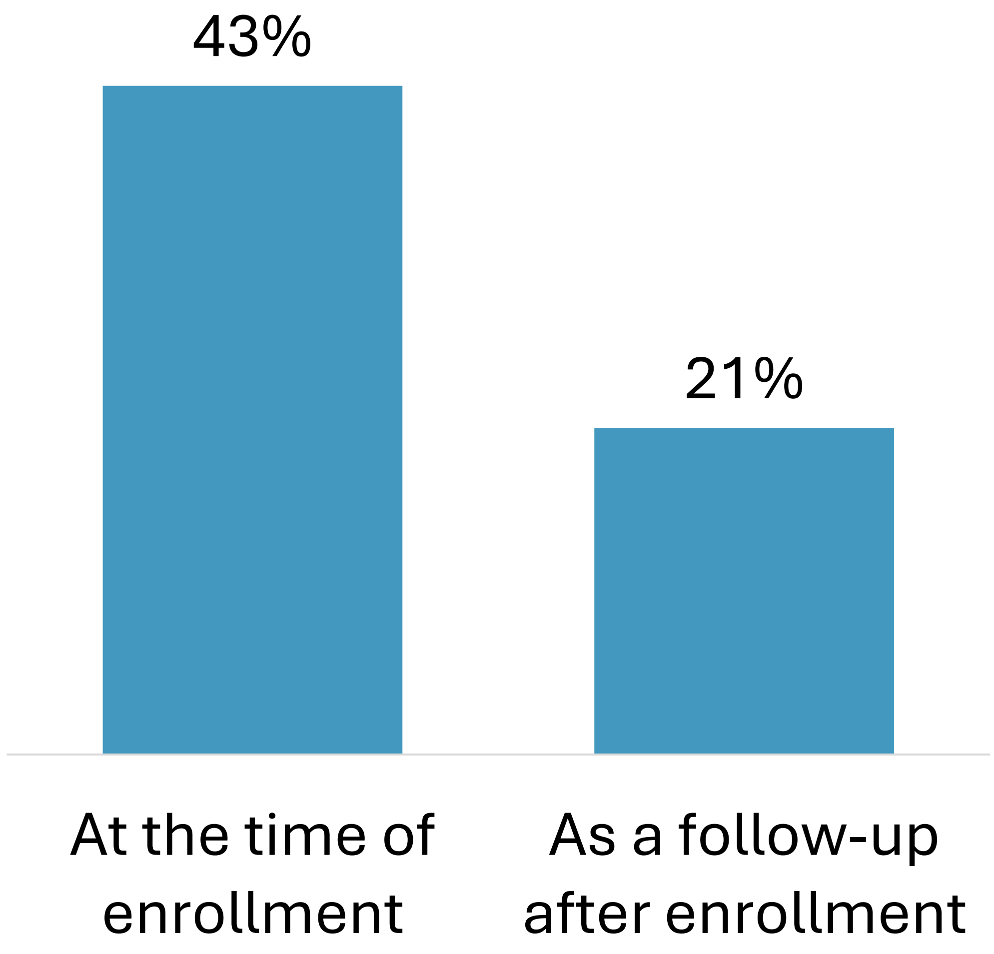


Source: *Claims Integration in Workplace Benefits*, LIMRA, 2026.
Based on 21 companies that offer medical claims integration.

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.

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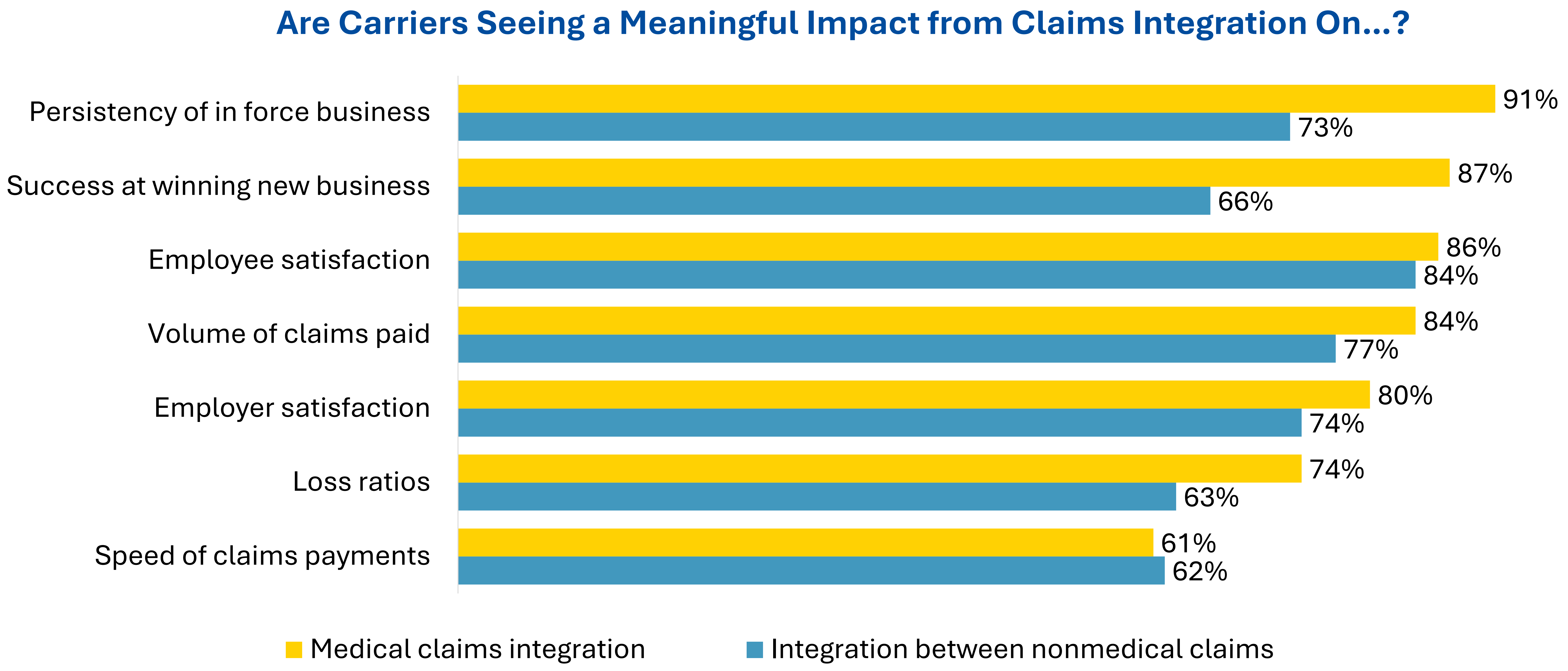
Impact of Claims Integration



Source: *Claims Integration in Workplace Benefits*, LIMRA, 2026.
Data represents percent of carriers. Based on 21 companies that offer medical claims integration and 32 companies that offer integration between nonmedical claims. Results represent the average across all types of integration (auto-notify, auto-initiate, and auto-pay). Excludes carriers that answered "not sure". Number of respondents varies by row.

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Impact by Type of Integration

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

	Employee satisfaction	Employer satisfaction	Loss ratios	Persistency of in force business	Speed of claims payments	Success at winning new business	Volume of claims paid
Medical - auto-notify	80%	67%	63%	82%	63%	75%	70%
Medical - auto-initiate	88%	83%	67%	100%	50%	86%	90%
Medical - auto-pay	92%	91%	92%	91%	70%	100%	92%
Nonmedical - auto-notify	75%	71%	80%	71%	60%	57%	75%
Nonmedical - auto-initiate	88%	75%	55%	77%	53%	71%	82%
Nonmedical - auto-pay	88%	77%	54%	71%	72%	71%	73%

Most impact ... Least impact

Source: *Claims Integration in Workplace Benefits*, LIMRA, 2026.
Data represents percent of carriers. Based on companies that offer the specified type of integration. Excludes carriers that answered "not sure".
Number of respondents varies by cell.

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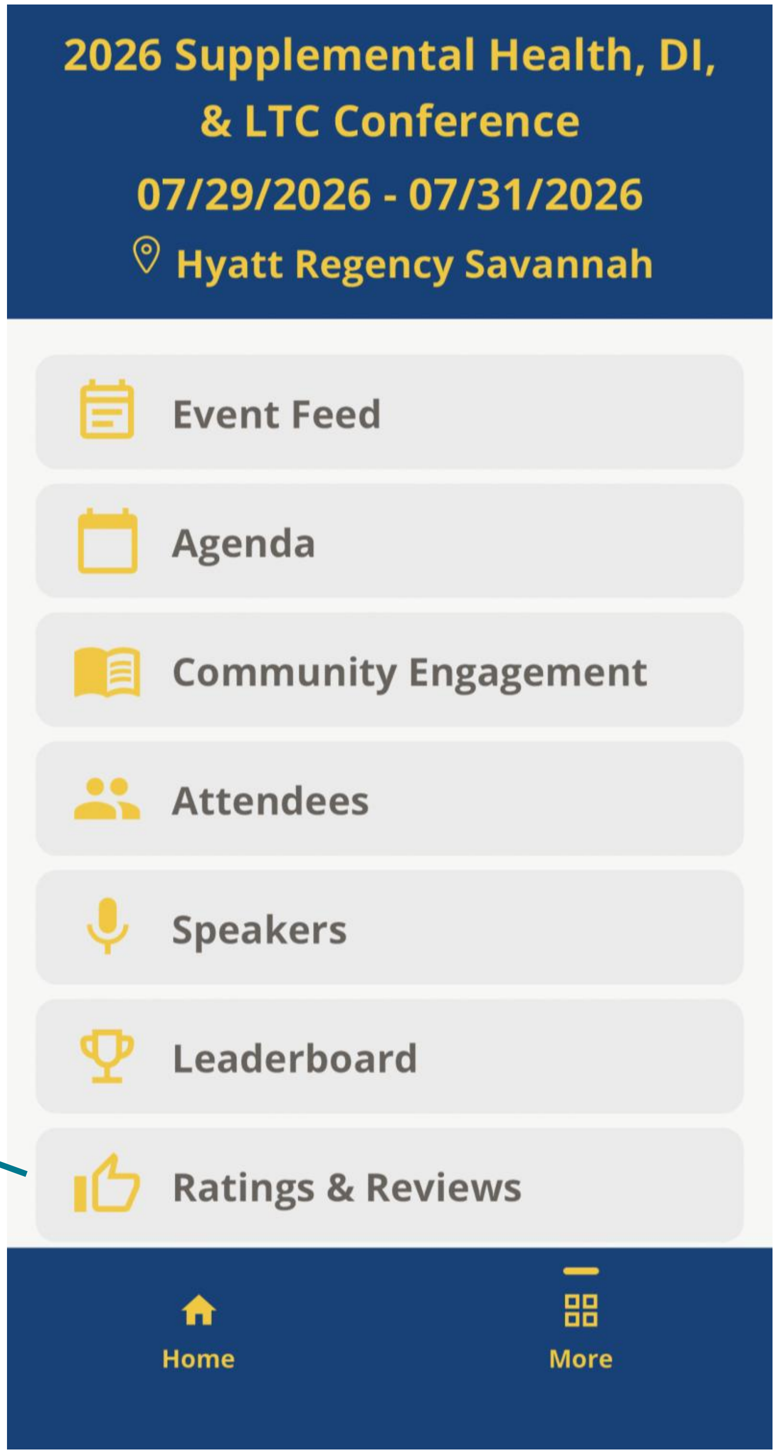
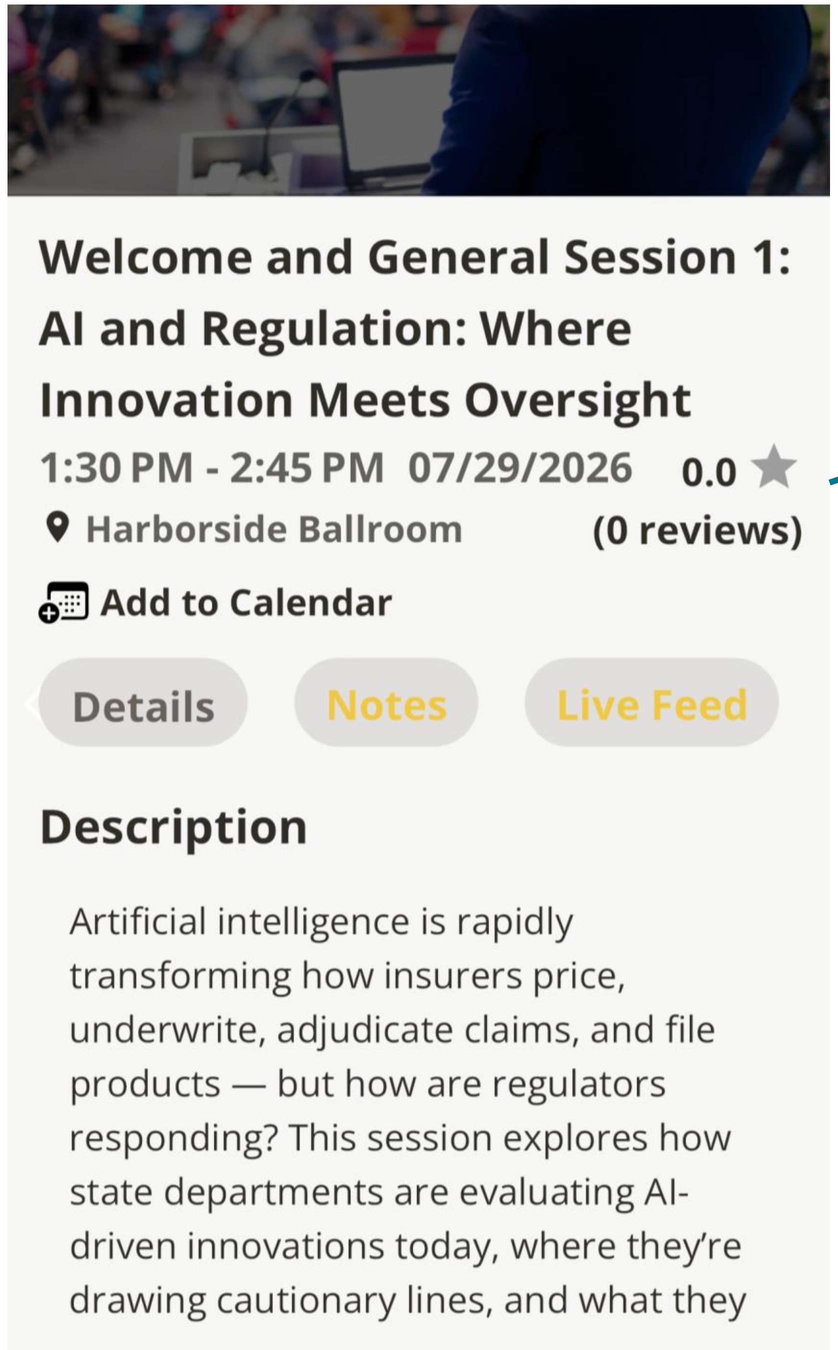
We Value Your Feedback — Share It in the Conference App

Module Option



Ratings & Reviews

Agenda Option



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Thank You

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