



Integrated Medical Disability Claim Management

Streamline the disability claim process with support of a clinical health advocate and shared medical information

Blue Cross and Blue Shield of New Mexico offers a new way for its health advocacy and the Dearborn Group disability teams to work together. Employer groups can provide their employees with a deeper level of support for their overall health and wellness by choosing Health Advocacy Solutions with their medical coverage along with disability coverage through Dearborn Group.

Employees with both coverages can now opt-in to share medical information between the Health Advocacy Solutions and disability teams to bypass some of the paperwork and significantly speed up the decision-making process.

What is a Health Advocate?

Health advocates are all-around benefits specialists that provide personalized support and guidance related to your employees' health conditions. A clinical health advocate can help get answers to health questions and guide employees through a diagnosis and what to do next.

Better Outcomes Working Together

In addition to providing support and answers on health issues, clinical health advocates are prepared to identify when a condition could be better managed through treatment and disability leave, and they can help start the process.

A clinical health advocate can connect employees with the disability claims team. At that point, employees are able to authorize medical information related to their condition to be securely shared between teams.

With access to medical information such as the diagnosis, test results and treatment, the disability team can process claims and get your employees started on recovery faster. The streamlined process can cut out the time-consuming exchange of paperwork between employee, provider and claims team.

THIS IS A LIMITED BENEFIT POLICY. IT PROVIDES COVERAGE FOR LOSS OF INCOME DUE TO DISABILITY ONLY.

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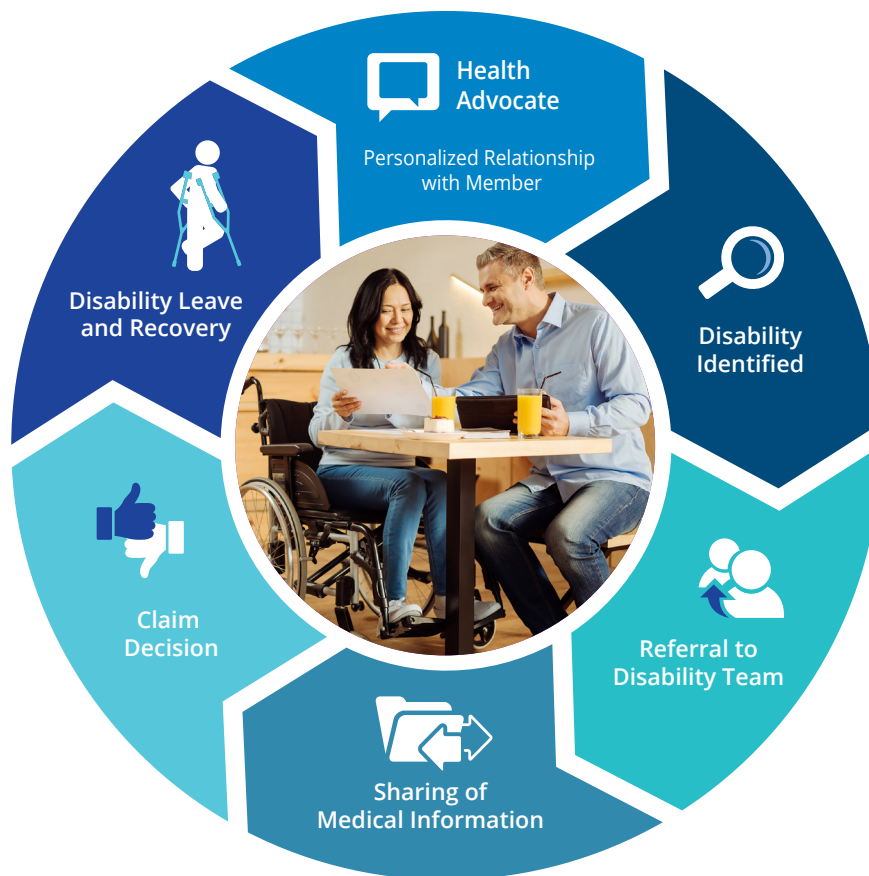
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The Circle of Care

By working with a clinical health advocate and sharing information, employees should expect:

- Less time spent on paperwork and a significantly faster decision process
- Reduced stress with the assistance of a clinical health advocate through the process
- Improved health outcomes with more personalized attention



What does this mean for your employees?

They can focus on their health and recovery while protecting their income on short- or long-term disability leave.

What does this mean for you?

With dedicated support and ongoing management of health conditions, we can help employees stay healthy, and in the case of a disability, we can help them recover from a health condition and return to work faster.

What about complex short- and long-term disability claims?

Disability claims that are related to mental and nervous conditions or other complex claims can be managed using an all new clinical round table review made up of clinical resources from the Health Advocacy Solutions team, the disability claim team and the behavioral health team. This approach brings together the experience of clinical resources to focus on managing complex disability claims and helping the disabled member recover and get back to work.

For more information on Health Advocacy Solutions and the Disability Integration Program, contact your sales representative.

*For medical emergencies, call 911. Health advocates do not provide medical advice and do not take the place of a doctor's care. Talk to your health care professional about any health questions or concerns.

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