

Stress: It tends to be a part of daily life for most people. However, when faced with a disabling illness or injury, stress levels can increase dramatically.

National Insurance Services understands that a disability may not only be stressful for an employee and his or her family; but also, for the employer as well. So, even though it's not part of an insurance policy, we believe part of our job is to reduce the stress associated with a disabling illness or injury.

In coordination with our carrier partners, here are some of the ways we do that:

One Point of Contact

Most groups will be assigned a dedicated Claims Specialist as their single point of contact for claims information.

Expedited Answers

Initial letters to all parties involved include forms and documents to expedite claims processing. Once all information and forms are collected, claim registration takes 1-3 days or less and turn-around time on claim reviews is often less than 10 business days. Additionally, our standards require us to return phone calls within one business day.

Rehabilitation Intervention

Due to increases in diagnosis accuracy and dramatic medical care options, our claims management is focused on rehabilitation intervention. A successful return-to-work is the ultimate goal for each claimant. Our Claims Specialists have access to many resources such as vocational assistance and work site modification programs to assist with returning to active employment.

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Patient Advocacy

As a medical advocate, Claims Specialists may be the first positive, supportive and "recovery focused" voice employees hear during their disability experience. Opportunities are capitalized upon to help restore their outlook on disability management and resuming a productive life, both socially and vocationally.

Social Security and State Disability Plan Assistance

Historically, many Social Security applications are denied initially. Our carriers can employ professionals who have exceptional Social Security claims knowledge. At no cost, claimants receive assistance in securing disability income from the Social Security Administration and any State Disability Plan that may be available.

Milestones Contact

Our specialists call the claimant at certain milestones depending upon the nature of the disability. Some claimants are called quarterly or monthly; whereas, those with terminal illnesses may have a need for privacy and are called much less often. The purpose of the calls is to get updated information about the claimant's medical condition and treatment, activities and functionality, other income offsets, interest in vocational rehabilitation, to answer any questions about the claim process and to assist with the Social Security process.

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