

Disability & Leave Claim Management COVID-19 Response

FAQ

Are you relaxing medical documentation requirements? If so, what is the criteria or modification to your standard?

Broadspire is working with our clients to ensure we align with their philosophy. We are accepting other medical documentation (office notes, work note or other supporting medical documentation confirmed by a medical provider) in lieu of the Standard Attending Physician Statement. We will accept self-reporting for pregnancy and bonding with documentation provided at a later date.

Are you allowing extensions on claimant-generated requests? If so, how long?

Yes, typically 14 days for supporting documentation. Extension beyond 14 days may be granted if we are able to confirm the provider's office is closed, backlogged or otherwise unavailable to provide the documentation.

Are you limiting call outs to claimants?

Not at this time.

Are you discontinuing supervisor review of claims?

Not at this time. However, we are closely monitoring and will adjust our process when appropriate.

Are you maintaining audit procedures internally, even with modifications to standard procedures?

Yes.

Are you collecting RTW from managers or claimants given the reality of virtual operations for so many?

Yes, but, depending on the client and their current business operations, RTW restrictions may be removed or relaxed.

Are you approving self-quarantined (asymptomatic claims) for STD?

No, except in situations where our client has modified their plan to accept self-quarantine as a covered condition.

Are you approving the mandatory quarantined for STD?

No, except in situations where the client has modified their plan to include quarantine or exposure as a covered condition.

Are you approving those diagnosed with COVID-19 for STD?

We are working with our clients who are expanding their programs to include COVID-19 as a covered condition. If the employer has not modified their plan, decisions are based on current plan language defining disability.

FAQ Response to COVID-19 continued

Are you approving those diagnosed with COVID-19 for FMLA?

For employers with less than 500 employees, we would approve under the new Families First Coronavirus Response Act. We are monitoring the situation for any amendments that may expand coverage. Currently, for all other employers, COVID-19 may not qualify under FMLA. Most of our clients are expanding personal leave polices. It is a fluid situation and we continue to monitor and adjust our practices as needed.

Are you approving those who must care for ill family members with COVID-19 for FMLA?

For employers with less than 500 employees, we would approve under the new Families First Coronavirus Response Act. We are monitoring the situation for any amendments that may expand coverage. Currently, for all other employers, COVID-19 may not qualify under FMLA.

Are you waiving STD and Leave requirements to provide medical certification?

We are extending due dates for supporting documentation and in some cases waiving requirements, pursuant to our client's request.

Is there any additional information you can and are willing to provide on how your organization plans to handle and address claims related to COVID-19?

We are continuously monitoring the situation and adjusting our processes as necessary. In addition, our Client Services team is working closely with our customers to provide guidance and assist with changes to internal policies, creating new policies and advising on matters related to compliance and new legislation. Our team managers are conducting daily huddles and ad hoc meetings, when needed, to help ensure our case managers have the most current information.