

Red Flag Issues in Your Leave & Disability Program

Leave and Disability program administration is increasingly more complex given the plethora of new local, state, and federal leave laws. While the vast majority of disability and leave program contracts include performance guarantees, results are self-reported and often some (or all) of the measures are based on the vendor's "book of business" performance, not necessarily to the specific performance of your account. Perhaps more importantly, the vendor performance guarantee reporting typically provides only a percentage score, without specificity of the issues or any level or root cause analysis.

How do you know if your programs are administered effectively? There are a number of signs indicating yours may need help, including these three:

1. **Employee complaints about absence and disability claim services** – If your organization is receiving a high number of complaints about the claims process, your carrier may not be staffing their claim teams appropriately enough to serve you in terms of number and competency.
2. **Local managers do not have a good grasp on who is out on leave and when the employee(s) may return** – Your absence management model



may not be aligned appropriately to your HR process, business unit needs, and employee populations.

3. **Concerns over leave laws** – Leave laws at all levels are evolving. How do you and your HR team know your organization is fully compliant? If you can't confidently answer, then you may have a red flag here.

The business of managing and adjudicating disability and leave claims is complex and costly, both in terms of dollars and resources. Organizations that effectively manage their leave and disability vendors see better service, improved outcomes, and stronger performance from claims teams. You need to trust that your program vendors are delivering an experience for your employees that is efficient, professional, and in line with your expectations.

Make sure you're getting the most out of your absence and disability program vendors. Not sure if you are? Ask Alliant, we're here to help.

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