AHIP & IDIS

We Value our Partnership

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Webinar Roadmap

- About AHIP
- Disability Income Survey
- Disability Income Courses & Designations
- Interactive Questions
- AHIP Initiatives & Activities

About AHIP

AHIP is the national association whose members provide health care coverage, services, and solutions to hundreds of millions of Americans every day. We are committed to market-based solutions and public-private partnerships that make health care better and coverage more affordable and accessible for everyone.

Visit www.ahip.org to learn how working together, we are Guiding Greater Health.

Our Mission Statement

We are champions of care.

Health insurance providers, working together as one.

Making health care better and coverage more affordable for every American.

Listening. And guiding the conversation on care.

We are advancing mental and physical health.

Always improving how and where we help others.

Harnessing the power of our collective expertise.

Turning healthy insights into helpful innovations.

All for the greater good.

So everyone can thrive in good health.

Together.

That's what care does.

AHIP

Guiding Greater Health

Our Priorities

- Value of Health Insurance Providers
- COVID-19
- Care Delivery & Innovation
- Medicare Advantage & Part D
- Medicaid
- Commercial Market
- Prescription Drug Prices and Pharmacy Issues

The Critical Role Of Disability Income Insurance In The Lives of Working Americans

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Methodology

- Global Strategy Group (GSG), on behalf of AHIP, conducted an online survey among 504 disability income (DI) insurance claimants who received income payments within the last 10 years.
- GSG fielded the survey from April 29th – May 5th, 2021. Respondents broke out as follows:
  - 363 received benefits from short-term DI insurance offered through an employer
  - 220 received benefits from long-term DI insurance offered through an employer
  - 209 received benefits from long-term DI insurance purchased on their own
- GSG took care to ensure that the geographic and demographic divisions of this population were properly represented by the survey's respondents.

Key Findings

- Satisfaction with disability income (DI) insurance plans has increased over the years.
- Claimants are satisfied with the financial benefits they receive from their DI coverage, and have positive feelings about their interactions with their insurers.
- By providing income while they were disabled, claimants say that DI insurance gave them peace of mind and provided them with short-term financial security. It even ensured they could take care of others.
- The majority of DI insurance claimants believe that the COVID-19 pandemic has reinforced and increased their appreciation of their coverage.
- DI insurance safeguarded claimants' financial stability and ensured they would not have to take damaging financial measures to stay afloat.
- DI insurance claimants support the establishment of paid leave programs and want to see private DI insurers play an active role in its administration.

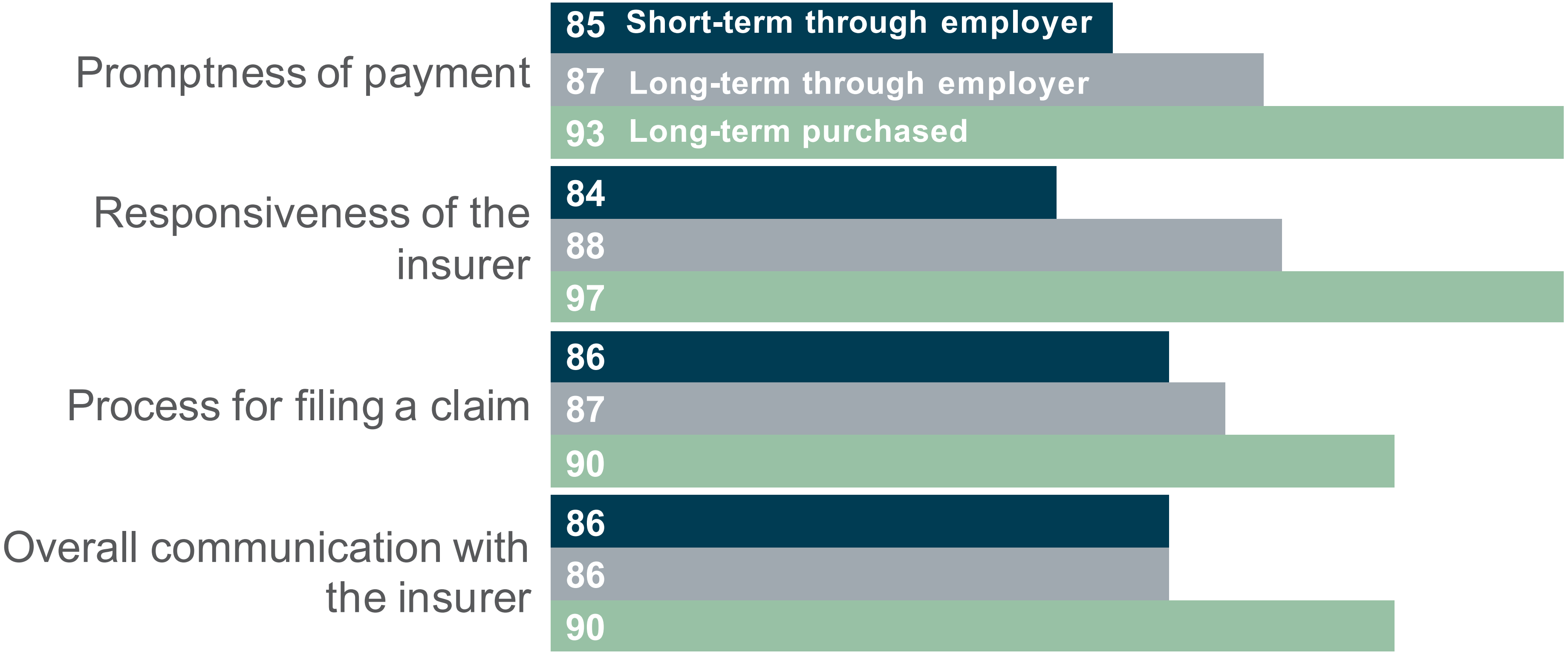
The Highly Rated Disability Income Insurance Experience

Satisfaction has increased, with self-purchased long- term disability income (DI) plans performing the best

Overall, how would you rate your satisfaction with…

Claimants' high satisfaction extends to the specifics of their interactions with their insurer

Please rate your satisfaction with each of the following (showing % satisfied)

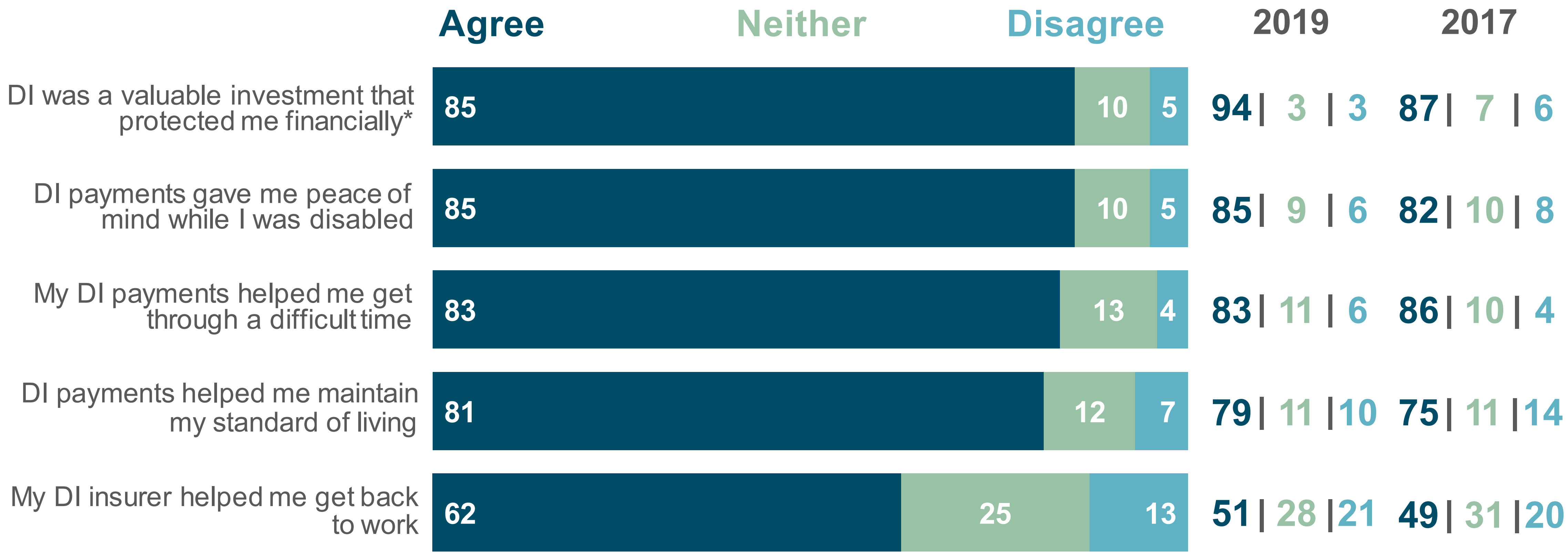


	2019	2017
Promptness of payment – Short-term through employer	82	85
Promptness of payment – Long-term through employer	84	88
Promptness of payment – Long-term purchased	95	90
Responsiveness of the insurer – Short-term through employer	85	83
Responsiveness of the insurer – Long-term through employer	79	83
Responsiveness of the insurer – Long-term purchased	97	84
Process for filing a claim – Short-term through employer	83	85
Process for filing a claim – Long-term through employer	85	86
Process for filing a claim – Long-term purchased	94	88
Overall communication with the insurer – Short-term through employer	84	81
Overall communication with the insurer – Long-term through employer	80	82
Overall communication with the insurer – Long-term purchased	89	89

How Disability Income Insurance Safeguards Against Short-Term Shocks

Disability income (DI) insurance claimants value the financial protection it provides as well as its help in returning to the workforce

Please indicate whether you agree or disagree with each statement:



*This was only asked of those who had purchased long term DI insurance

Most say that without their disability income insurance, they would have experienced financial hardship

How likely is it you would have experienced financial hardship without your DI payments?

Likely	Not likely	2019	2017
75	25	81 | 19	83 | 17

Without disability income insurance payments, many would have been unable to afford basic living expenses

Which of the following do you think you would have likely experienced without your DI payments?

How Disability Income Insurance Preserves Long-Term Financial Security

Disability income (DI) insurance coverage helped preserve recipients' long-term financial security

Please indicate whether you agree or disagree with each statement:

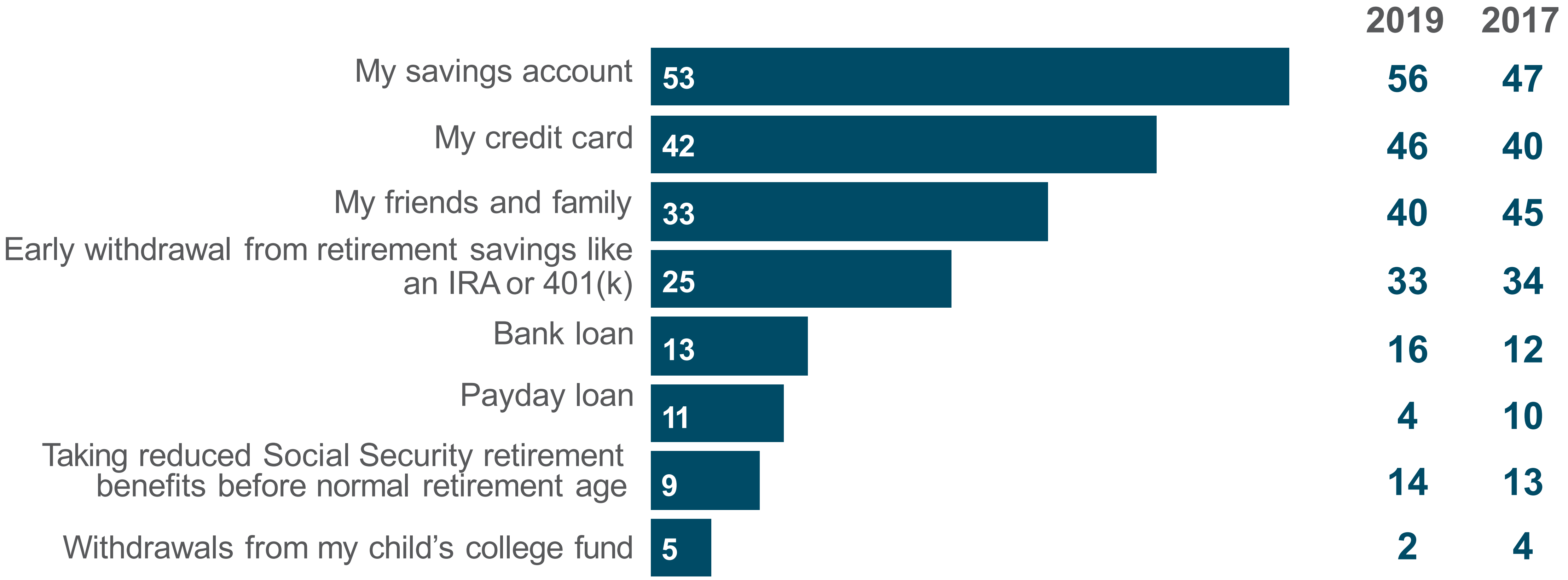
	2019	2017
Without my DI payments, I would be worse off financially today	77 | 16 | 7	82 | 13 | 5
DI payments helped me preserve my long-term financial security	74 | 19 | 7	71 | 18 | 11

In particular, the COVID-19 pandemic has increased how much claimants value their coverage

Please indicate whether you agree or disagree with each statement:

Disability income insurance ensured that claimants didn’t have to take financially damaging measures just to meet their living expenses

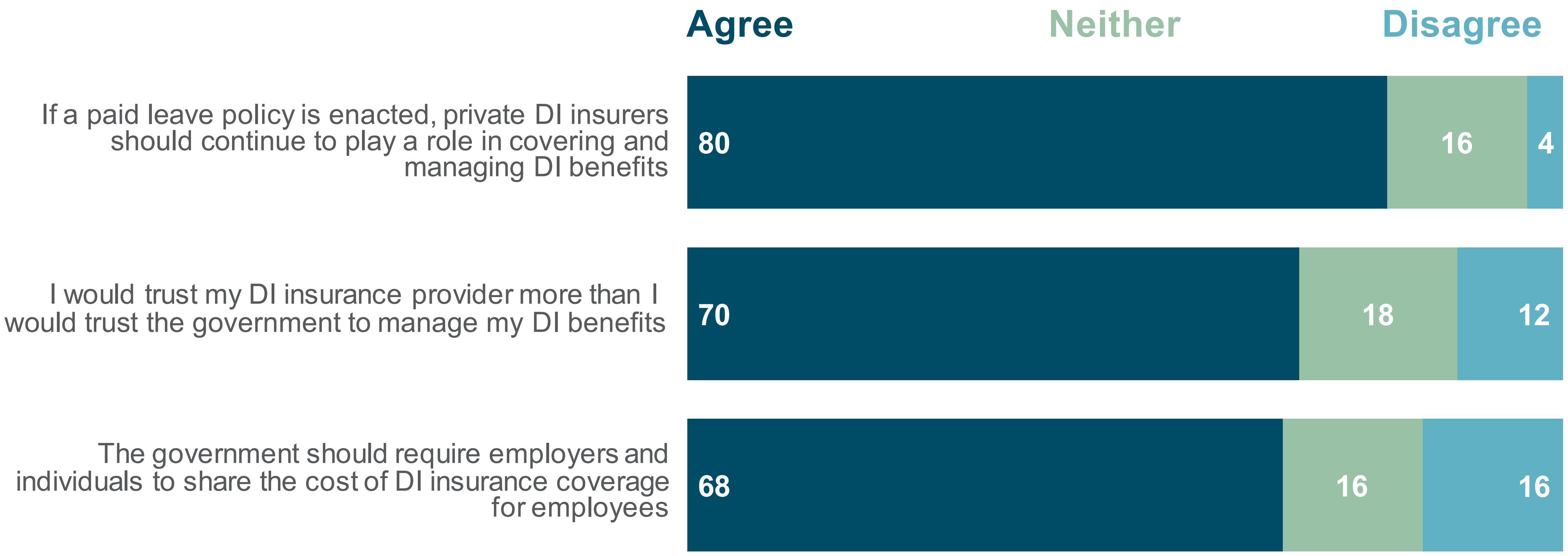
Would you have relied on any of the following to cover your living expenses if you had not been covered?



The Role of Disability Income Insurance In Enhancing Paid Leave For Working Americans

Claimants want an active role for disability income (DI) insurers in administering paid leave programs

Please indicate whether you agree or disagree with each of the following.



AHIP Disability Courses and Designations

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AHIP’s Partnership with IDIS

- Featured Disability Courses
  - Disability, Part I (Primer)
  - Disability, Part II (Advances Issues)
  - Disability, Part III (Group and Worksite Issues)
- Featured Designations
  - Disability Income Associate (DIA) Designation
  - Disability Income Fellow (DIF) Designation
  - Disability Professional Healthcare (DPH) Designation
- *20% off Online courses to exclusively to IDIS Members
- Discount Code: **IDIS21**

Disability Income Associate (DIA) Designation

Disability, Part I (Primer)

Disability, Part II (Advances Issues)

Disability, Part III (Group and Worksite Issues)

Disability Income Fellow (DIF) Designation

- Disability, Part I, II, & III, *Including* the following

Elective Courses

- Long-Term Care, Part II (Financing)
- Long-Term Care Professional (LTCP)- Combined Course
- Enhancing Group LTD with Individual Disability Income Policies
- Health Insurance Advanced Studies, Part A
- Understanding Social Security Disability Income (SSDI)

Interactive Question: Do you offer individual DI, Group DI products, or both?

Interactive Question: Do you offer products through worksite marketing?

Interactive Question: Do you offer specialty DI products (e.g. coverage for executives working overseas) ? If you offer these, could you tell us what types

Interactive Question: Do you sell other products?

AHIP: Further Info on AHIP Initiatives & Activities

- AHIP monitors developments relating to the industry at both the Federal and state levels
- Federal Level Example: Constitutionality of ACA and scope of its provisions
- State Level Example: What provisions must be included in a disability income policy
- AHIP monitors Federal and state provisions that could impact DI but other products you might offer such as Med Supp, Medicare Advantage, and LTC as well as issues concerning fraud, waste, and abuse.

New Design Initiatives at AHIP

- AHIP website recently underwent creative changes
- DIA, DIF Recognition Pins – One way this has impacted IDIS members who have earned designations is that recognition pins that you wear on your lapels for example, are being updated to reflect today’s creative preferences
- Hope that with the help of Greg Nelson and his team, we will be able to distribute these recognition pins at your October meeting in Dallas.

AHIP Support for Mentors

- Many IDIS members are mentoring those new to the field of disability income
- To help you with the mentoring process, Greg Nelson requested us to create an introductory lesson about disability income
- A pfd of this lesson is available to IDIS members through ***Greg Nelson and through Nahemah Bromley***

Our Door is Open

- AHIP is always open to hearing from you and your ideas for the Insurance Education program
- You can contact us directly or work with Greg Nelson to let us know
- Both Greg Dean and Nahemah Bromley look forward to participating in the October 2021 meeting on a virtual basis
- Hope to be able to see you in-person in 2022

Thank You

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