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Correspondence Memorandum

Date: April 21, 2023
To: Group Insurance Board
From: Jim Guidry, Director
Benefit Services Bureau
Subject: 2022 Annual Income Continuation Insurance (ICI) Program Report

This memo is for informational purposes only. No Board action is required.

Attached is The Hartford's *Group Insurance Board 2022 ICI Program Annual Report*.

In 2022 The Hartford received 1,354 new ICI claims (1,088 State, 266 Local), which was a 6.7% decrease from the previous year. The volume of State ICI claims decreased by 12%, while Local ICI claims volume increased by 20% from the previous year. The total cost of claims for the ICI program increased by 5.8% due primarily to growth in the Local ICI plan and growth in the long-term costs in the State ICI plan.

The Hartford met all major performance standards for 2022, which included:

- Phone statistics
- Evidence of Insurability processing
- Claim decision turnaround time
- Satisfaction surveys
- Financial and coding accuracy
- Over/underpayment processing
- Reconsideration request processing.

The Hartford's call metrics and customer satisfaction scores were notable performance measures. The Hartford exceeded the standard for answered calls by a wide margin, answering calls in an average of 5.4 seconds compared to the standard of 30 seconds. Likewise, claim satisfaction scores averaged 8.3 (out of 10) for short-term disability claims and 9.5 for long-term disability claims.

The Hartford did incur five penalties in 2022 for \$4,487 related to the timeliness and quality of reports.

Matt Stohr

Reviewed and approved by Matt Stohr, Administrator, Division of Retirement Services
Electronically Signed 04/26/2023

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The Hartford has been an active participant in the Insurance Administration System project. Their participation has included developing and testing data exchanges between The Hartford, ETF, and Benefitfocus, as well as reviewing and updating processes for the new system. ETF appreciates the time and effort that The Hartford has devoted to this project.

An executive summary can be found on page 2 of the report.

Staff will be at the Board meeting to answer any questions.

Attachment A: [Group Insurance Board 2022 ICI Program Annual Report](#)