



Integrated Medical Disability Claim Management

Streamline the disability claim process with support of a clinical health advocate and shared medical information

Blue Cross and Blue Shield of Montana (BCBSMT) offers a new way for the Health Advocacy Solutions and disability teams to work together to provide you a better experience with disability claims.

As a member with both medical coverage with Health Advocacy Solutions and disability coverage through BCBSMT, you can now authorize the sharing of medical information between the Health Advocacy Solutions and disability teams to bypass some of the paperwork and significantly speed up the decision-making process.

What is a Health Advocate?

Health advocates are all-around benefits specialists that provide personalized support and guidance related to your health conditions. A clinical health advocate can help get answers to your health questions and guide you through a diagnosis and what to do next.

Better Outcomes Working Together

In addition to providing support and answers on health issues, clinical health advocates are prepared to identify when your condition could be better managed through treatment and disability leave, and they can help you start the process.

A clinical health advocate can connect you with the disability claims team. At that point, you are able to allow medical information related to your condition to be securely shared between teams.

With access to medical information such as the diagnosis, test results and treatment, the disability team can process your claim and get you started on recovery faster. The streamlined process can cut out the time-consuming exchange of paperwork between employee, provider and claims team.

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What about complex short- and long-term disability claims?

Disability claims that are related to mental and nervous conditions or other complex claims can be managed using an all new clinical round table review made up of clinical resources from the Health Advocacy Solutions team, the disability claim team and the behavioral health team. This approach brings together the experience of clinical resources to focus on managing complex disability claims and helping you recover and get back to work.

What does this mean for you?

You can focus on your health and recovery while protecting your income on short- or long-term disability leave.

The Circle of Care

By working with a clinical health advocate and sharing information, you should expect:

- Less time spent on paperwork and a significantly faster decision process
- Reduced stress with the assistance of a clinical health advocate through the process
- Improved health outcomes with more personalized attention



How Else Can a Health Advocate Help?

A health advocate can:

- Connect you with wellness partners and health coaching
- Find quality, in-network providers
- Resolve billing issues
- Get answers to claims and benefit questions

Health Advocates* are available Monday – Friday, 7 a.m. – 7 p.m. (CST):

- To reach your health advocate, call the number on the back of your member ID card.

*For medical emergencies, call 911. Health advocates do not provide medical advice and do not take the place of a doctor's care. Talk to your health care professional about any health questions or concerns. For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.