
[Disability](#)

A Higher Bar for Quality Under ERISA's New Rule

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Today, a primary concern of executives at disability insurance carriers is compliance with updates to the Employee Retirement Income Security Act (ERISA), which went into effect April 1, 2018.

The final rule aims to strengthen consumer protections for private-sector employees making claims for benefits from their disability insurance plans. Now, under Section 503 of ERISA, there are fuller protections to ensure disability claimants receive an accurate and fair review. The rule aims to help individuals who might otherwise have been unduly denied benefits and, consequently, would have suffered financial and emotional hardship.

In this paper, we outline some of the key requirements under ERISA's final rule and discuss how quality medical evaluations and clinical reviews — coordinated by a sophisticated managed care vendor — can help insurance companies and employers comply with new requirements.



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