

Smart, automated calculation of disability levels with CLARA plus – Now also for cases involving comorbidities

CLARA plus is the tool used within Munich Re's MIRA Digital Suite to automatically calculate disability levels in claims handling. The complex processes that this entails – long conducted exclusively by highly qualified specialists – are now executed by CLARA plus and largely computerised. Making them much quicker, more cost-effective, transparent and consistent than ever before. A newly integrated function, the innovative comorbidity calculator, means that all this also applies in cases involving more than one illness of relevance from and disability perspective.

CLARA plus has always identified the impact of typical associated conditions, implications and complications, i.e. comorbidities (such as cancer and fatigue), which are then reflected in the disability level or in special recommendations for reintegration or reactivation. The new comorbidity calculator goes one step further again: it links and evaluates facts from different diagnostic areas that are not medically related.

One figure serves to highlight just how relevant the new comorbidity feature is: more than 50% of all disability applicants have more than one relevant condition. The new calculator means that CLARA plus can now also process most such claims for benefits in full as part of a computerised process. The end result is an occupational disability level that is reliably calculated based on state-of-the-art methods – an unprecedented development.

Comorbidities increase complexity

The example below shows just how complex and challenging the decision-making process in comorbidity claims currently is:

An applicant is suffering from both physical and mental health conditions – for example a slipped disc and depression. How serious is each condition and what impact do the two conditions have on her ability to work? What does this mean for the disability level and for the likelihood that reactivation will be successful?

Claims handlers find it virtually impossible to answer these questions without also consulting doctors or seeking expert opinions in several medical disciplines. It can take some time before all of the required documents are available – and even then, a great deal of expertise is required in scenarios like these before clearly well-founded, reliable decisions can be made. Applicants have often received diagnoses from very different fields, and none of these conditions alone justifies the recognition of occupational disability. These cases often require expert opinions to be sought to further specify the extent to which the applicant is hindered in his or her ability to work.

The solution is the CLARA plus comorbidity calculator

With the new CLARA plus comorbidity feature, Munich Re has developed a function that produces adequate assessment results for the most common illness scenarios with the help of algorithms: often without the need to invest time and effort consulting additional medical experts or obtaining expert opinions and as part of a largely automated, rule-based, consistent process that can consequently be replicated at any time.

What makes the feature so smart is that CLARA plus does not simply evaluate the applicant's existing conditions in isolation and then add up the individual assessment results. The tool adopts a dynamic approach and compares all medical factors against each other, also against the backdrop of the individual's occupational performance profile. This means that two conditions formally considered of equal severity do not automatically result in a disability level assessed by simply adding together

these two conditions. Depending on the individual's job profile, for example, impairments affecting both shoulder joints can be given a completely different assessment than an impairment affecting one shoulder in combination with a knee condition.

The new CLARA plus comorbidity calculator compares this information as part of a rule-based, automatic process.

If information relevant to the calculation of the disability level is still missing in a specific case, or if the process reveals other plausibility irregularities, this is flagged accordingly for the claims handler. The tool also produces recommendations for reactivation or reminders for follow-up assessments.

Conclusion: CLARA plus has thus become the first tool on the market capable of automated processing of even the bulk of occupational disability claims in cases involving comorbidities – which is to the advantage of all involved.

CLARA plus featuring the comorbidity calculator – Your benefits at a glance

Reduces complexity in cases involving comorbidities

Cases involving comorbidities require medical documents from different disciplines to be obtained, evaluated and weighted. This requires a great deal of time and expertise. CLARA plus now facilitates automated claims assessment – even in cases involving comorbidities, making claims handling and decision-making easier.

Saves even more time and effort

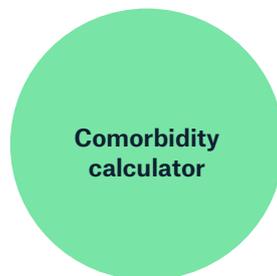
The significant simplification and acceleration of disability claims handling thanks to CLARA plus is boosted considerably again thanks to the new function for calculating disability levels in cases involving more than one illness relevant to disability. Time and effort are saved, in particular, by eliminating the need to seek expert opinions and reducing the number of queries that need to be raised with doctors.

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Even greater transparency and better replicability

Well-founded claims decisions that can be reproduced at any time are the gold standard in disability insurance. This is the standard now being set by CLARA plus, the first risk assessment tool of its kind in the market – also in cases involving more than one illness that is relevant from a disability perspective, which is true of more than 50% of claims.

Delivers well-founded, AI-supported results

An assessment algorithm is at the core of CLARA plus. Instead of simply adding up the disability levels associated with individual conditions, it arrives at a well-founded overall assessment based on the latest expert knowledge. CLARA plus thus provides a basis for future further development in the direction of AI-supported analyses and results.

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