# ECC

Excellence Through Education


Eastern Claims Conference
PO Box 863902
Ridgewood, NY 11386

www.easternclaimsconference.com


# April 2 – 4, 2017

# Boston Sheraton Hotel

# Boston, MA

Dedicated to Life, Accident & Health and Disability Claims

Dear Friends and Colleagues:

On behalf of the Eastern Claims Conference Committee, it is our pleasure to welcome you the 2017 Eastern Claims Conference.

After a 40-year tenure in New York City, the Eastern Claims Conference is embracing change and hosting this event in the beautiful city of Boston.

Our goal is to provide you with a positive and fulfilling learning experience. The 2017 agenda will carry on the spirit of growth and change, and is designed to provide attendees with the tools, strategies, and best practices needed to contribute to and enact positive change within their organizations.

Author, educator, and motivational speaker Norm Bossio will inspire excellence in his poignant keynote on passion, motive, and the opportunities claims professionals have to reach their fullest potential. Norm has been named Speaker of the Year by the Yankee Chapter of Meeting Planners International, and his motivational sessions have inspired luminary clients such as Bill Clinton and Stephen King.

Our speakers, representing all facets of the insurance industry, will present and discuss the latest topics and trends from their areas of expertise including: accidental death and dismemberment, life, legal, fraud, and professional development.

These courses were designed to assist you in your personal growth as an insurance professional. This is an excellent opportunity for you to meet with other insurance professionals, increase your claims knowledge and sharpen your investigation skills. Most importantly, it is an opportunity to come together to reflect and to share.

We continue to offer continuing education credits for: fraud, legal, disability, life and medical tracks.

Before we close, we would like to thank each of you for attending our conference. The ECC would not be possible without our valued attendees, speakers, sponsors, exhibitors and the ECC staff who volunteer their time, resources and expertise. We could not accomplish what we do without your support.

Throughout this conference, we ask that you stay engaged and provide us with suggestions on the feedback cards to help us shape the future of the ECC. We look forward to welcoming you again in 2017!

Sincerely,

Christine Prutting

Christine Prutting, Program Chairperson, Eastern Claims Conference &

Jennifer Cobb

Jennifer Cobb, Conference Chairperson, Eastern Claims Conference

# 2017 Eastern Claims Conference
# Boston Sheraton Hotel
# Boston, Massachusetts
# ECC – 2017

## SUNDAY, APRIL 2, 2017

| | |
|---|---|
| **REGISTRATION** | *1:30 p.m. – 6:30 p.m.* ***(Entrance Foyer Back Bay Ballroom C)*** |
| **MEET AND GREET (First time attendees)** | *4:00 p.m. – 5:00 p.m*. **(location to be determined)** |
| **HOSPITALITY RECEPTION** | *5:00 p.m. – 6:30 p.m.* ***(Back Bay Ballrooms C and D)*** |

***Only Registered Attendees and Pre-registered Guests will be admitted to the Hospitality Receptions***

## MONDAY, APRIL 3, 2017

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|---|---|
| **REGISTRATION** | *7:30 a.m. – 3:30 p.m.* ***(Entrance Foyer Back Bay Ballroom C)*** |
| **EXHIBITORS' RECEPTION** | *8:00 a.m. – 9:00 a.m.* ***(Back Bay Ballrooms C and D)***<br>*A light breakfast buffet of pastries and coffee will be available* |
| **WELCOME ADDRESS** | *9:00 a.m. – 9:15 a.m.* ***(Republic Ballroom)***<br>*Donna A. Conticchio, ALHC, HIA, ACS*<br>*Hartford Insurance Company*<br>*President, Eastern Claims Conference Board* |
| **INTRODUCTION** | *Kimberly Tomaselli, CPA, FLMI, ALHC, ARA*<br>*Munich Re, Atlanta, GA*<br>*Program Co-Chairperson* |
| **KEYNOTE ADDRESS** | *9:15 a.m. – 9:45 a.m.* ***(Republic Ballroom)***<br>*Norm Bossio*<br>*Norm Bossio Enterprises, Lakeville, MA* |

How to Stay Motivated on the Deck of the Titanic

For over 30 years, Norm Bossio has spoken in front of nearly 3 million audience members in venues ranging from an American Indian Village Tribunal to the Hoosier Dome. Norm once spoke to 400 high school students, 50 lingerie salespeople, and 45 nuclear physicists…all in the same day. Having keynoted national conferences in virtually every major industry, Norm's audiences have included clients ranging from Bill Clinton to Stephen King. Prior to starting his own business, he served as a teacher, principal, and superintendent of schools. For 8 years, Norm was an adjunct faculty member and consultant to the management certificate program at Stonehill College. He received his B.S. from Springfield College and M. Ed. from Boston State College. In 2006, Norm hosted the national public television special, "Staying Motivated on the Deck of the Titanic with Norm Bossio." His first book was recently published by DogEar Publishing in Indianapolis, IN. In 1994, Norm was named Speaker of the Year by the Yankee Chapter of Meeting Planners International.

## MONDAY, APRIL 3, 2017

**CONCURRENT SESSIONS** *10:00 a.m. – 11:15 a.m.*

### Panel 1. Circle of Life…Roundtable Discussion

*Kevin Glasgow, FLMI, FLHC, ARA, Munich Re, Atlanta, GA*
*Marlon Fearon, FLMI, AHLC, ACS, UND, Swiss Re, Armonk, NY*
*Neal R Regels, Phoenix Life Insurance Company, East Greenbush, NY*

Do you have a question or challenge? Chances are, you are not the only one, and someone else may have already found a solution. Join this life topics round table discussion group for an interactive exchange of ideas, challenges, and solutions ranging from general challenges with managing claims to department structures. This will be an interactive session.

### Panel 2. Achieving Win-Win-Win with Return to Work

*Stanley J Kulesa, ALHC, HIA, ACS, CPDM, Symetra, Enfield, CT*

Disability claim professionals have ample opportunity to achieve a win-win-win situation when we are successful in helping our claimants return to work. This session will explore the various contractual provisions that are designed to entice, encourage, and support RTW in both short- and long-term disability claim situations. We will also delve into the nuances of the ADAAA as more and more employers are reconsidering how making reasonable accommodations to either keep their at-risk employees stay-at-work or help their disabled employees return-to-work best fits their business model.

### Panel 3. If the Wind Changes Direction, You May Have to Row

*Norm Bossio, Norm Bossio Enterprises, Lakeville, MA*

Are people capable of change? Is it possible to change others? Do people resist change? What kind of feedback motivates behavior change? These, and other questions will be addressed in this session. How to use excellence as a performance standard has always been a challenge. The role of leadership, both as an enhancement to quality, and as a blocker to performance, will be explored. Characteristics of premier claim service providers will generate useful models. While the breakout will be spiced with numerous anecdotes, the messages will be laden with useful, practical and effective tools to maximize claims service efforts.

### Panel 4. YogAuditing: Blending Mindfulness & Well-being in Stressful Times

*Melissa Jewett, CPC, CPMA, Advize Health, Tampa, FL*

We all experience times of higher stress but must remain accountable and productive at work. Healthcare IT has seen steeper regulations and requirements with fewer resources over the last few years. HITRUST, the AUP, ICD-10…these are not the ideal mantra words to put you in a good control breathing or meditative state. Yet, we invite you to join our session to learn a few techniques, tools and tips to help you remain mindful during your internal/external audit in addition to how to best prepare for your audit/upcoming regulatory/certification requirements. We will teach you how to take a dynamic break, actively relieve yourself from the hustle and bustle of these stressful times and refocus to improve overall well-being, increase focus and better your productivity. This session offers yoga and mindfulness while delivering concepts to help our audience stretch, breathe, and learn. By joining Advize Health on a journey to professional and personal clarity you will learn key takeaways to help your team perform better, remain healthier as well as best practices for your upcoming certification/audit.

**Panel 5. Dep Prep 101 – Preparing for a Deposition**

*D. Larry Kristinik, Esq., Nelson Mullins Riley & Scarborough LLP, Columbia, SC*
*Eleanor P Williams, Massachusetts Mutual LIC, Springfield, MA*

Learn how to give a rock star deposition with tips on preparation and performance when it comes time for corporate representation depositions. Understand the traps that are being laid by claimant's counsel in life and disability bad faith litigation and see ways to communicate the company perspective. Our speakers will be teaching with videotape clips from the depositions of Justin Bieber and others to illustrate the good (and the bad) with depositions. They will also address tips for videotaped depositions and defensive plays with aggressive counsel.

**Panel 6. You've Got Some Nerve…EMG Testing**

*John L Cerf, D.C., Expert Opinions, Jersey City, NJ*

Electrodiagnostic testing is explained to help the insurance professional understand the nature and purpose of testing with, 'down-to-earth,' terms and concepts--to assist with claims ajudication, SIU investigations, and legal proceedings. The more common EMG/NCV testing will be contrasted with alternative testing including quantitative sensory testing, e.g. pf-NCS.

## MONDAY, APRIL 3, 2017

**EXHIBITORS' RECEPTION** *11:15 a.m. – 12:00 p.m.* ***(Back Bay Ballrooms C and D)***

**LUNCH** *12:00 p.m. – 1:00 p.m.*

## MONDAY, APRIL 3, 2017

**CONCURRENT SESSIONS** *1:15 p.m. – 2:30 p.m.* ***(Republic Ballroom)***

**Panel 7. Are You Going To Take That? – Unclaimed Property**

*Kathleen Carlson, Esq., Sidley Austin LLP, Chicago, IL*
*Susan McDonald, Pension Benefit Information, Inc., San Rafael, CA*
*Neal R Regels, Phoenix Life Insurance Company, East Greenbush, NY*

No doubt your company has struggled with unclaimed property audits, new requirements for reviewing the Death Master File (DMF) and participating in state Lost Policy Finder (LPF) programs.

This session will be fast paced and full of information. Speakers include a partner in a law firm experienced in helping insurance companies navigate unclaimed property audits, the owner of a company that provides solutions for identifying unreported deaths and DMF certification and the head of claims from an insurer who will share how he has integrated "unreported death processes" into his claims process.

**Panel 8. Data Visualization, Analytics and Fraud**

*Rich Elomaa, Knights Of Columbus, New Haven, CT*
*Ryan Lavelle, Knights Of Columbus, New Haven, CT*

Want to find the next big fraud before it finds you? Presenters will be using visualization and analytics programs to illustrate the capabilities of identifying insurance fraud red flags in claims and other insurance data.

**Panel 9. Order In The Court: Mock Trial**

*Steve Allen, FLHC, ACS, FLMI, Trustmark Insurance, Worcester, MA*
*Philip M. Howe, Esq., LTL Attorneys, Quincy, MA*
*Richard S Maselli, Esq., Ogden & Sullivan, P.A., Tampa, FL*

Taking a deeper dive into the multiple issues involved with going to trial, we will explore the details of one through mock trial scenarios. Some of the scenarios we'll discuss include depositions, file documentation, tactics of plaintiff's counsel, and the significance of your response whether spoken or through your actions. Discover how each of these items impacts your outcome on the way to trial.

**Panel 10. 2017 Cyber Security Threat Predictions**

*Avani Desai, Schellman & Company, LLC., Tampa, FL*

Cybersecurity's importance in the industry continues to become more prominent in the face of high profile hacks and data breaches. 2016 had no shortage of these issues, and the threats have only become more severe. This session will examine trends in cybersecurity threats for 2016, in order to predict cybersecurity threats for 2017 and the coming year.

**Panel 11. "Hot Topics" in ERISA Disability Claims & Litigation**

*Sherril Colombo, Littler Mendelson, Miami, FL*
*Steven Leask, Sun Life Financial, Wellesley Hills, MA*

This session will provide insights and discuss trends in group disability claims and litigation on:

- surveillance as an investigative tool;
- vocational and transferrable skills assessments;
- standards of review and state anti-discretion laws;
- treating physicians versus peer reviews; and
- denials of long-term disability claims long after approval of payments under the same policy definition; and
- update on benefit offsets and the use of counterclaims.

**Panel 12. The Good the Bad and the Ugly: Best Practices and Cautionary Tales in Referenced Based Pricing**

*Nicole Blanche Guerin, BSN, JD, Axis Accident & Health, Princeton, NJ*
*Ron Peck, Esq., The PHIA Group, LLC, Braintree, MA*

Referenced Based Pricing for the Claim Professional - The Good the Bad and the Ugly: This session will give the claim professional a solid understanding of what RBP is, how it is used for repricing purposes, how it should be incorporated into various health products and the benefits and risks associated with using this methodology.

**MONDAY, APRIL 3, 2017**

**CONCURRENT SESSIONS** *2:45 p.m. – 4:00 p.m.*

**Panel 13. Join The Group: Group Life Claims 101**

*Rick Denman, FLMI, ALHC, ACS, Munich Re, Atlanta, GA*
*Greg Hammerly, FLMI, ALHC, ACS, Securian Financial Group, St. Paul, MN*

Group Life 101 and Beyond: Please join us for a tour of the essentials of processing Group Life claims. This session will cover the basics of what an examiner needs to know and understand when processing Group Life claims along with a review of the risks, challenges, and potential pitfalls to avoid. This will be a great session for someone new to the line of business or for someone looking for a refresher and update on the latest trends. The session will include time at the end for Q&A as well discussion group for an interactive exchange of ideas, challenges, and solutions ranging from general challenges with managing claims to department structures. This will be an interactive session.

**Panel 14. How to Make CENTS of Complex IDI Claims**

*Ernest Patrick Smith, CPA, ABV, CFF, CVA, CFE, Nawrocki Smith LLP, Melville, NY*
*John Hoffman, CPA, CFF, CITP, Nawrocki Smith, Melville, NY*

Experienced claims professionals must attend this session for an arresting discussion on case studies that will illustrate various investigative tools for complex IDI claims. We will focus on the financial aspects of claims, verification of occupational duties and activities, and the use of investigation to establish causation of loss of income. Case studies presented will include various occupations, financial issues, and complex claim situations.

**Panel 15. Critical Thinking and Effective Problem Solving**

*Chris W Forando, Boehringer Ingelheim Pharmaceuticals, Ridgefield, CT*

This session focuses on the essential elements of critical thinking – problem identification, recognition of assumptions, inferences, deductive reasoning, and drawing conclusions – and its role in effective decision making. Individuals will engage in a series of exercises to explore the limitations of their thinking and various ways in which our approach to decisions is flawed. Participants will learn and practice using techniques to increase their critical thinking skills.

**Panel 16. Cutting Edge AD&D – Cases and Comments**

*Gary Schuman, Esq., Combined Insurance/ An ACE Group Company, Chicago, IL*
*E. Ford Stephens, Esq., Christian & Barton, LLP, Richmond, VA*

Could there be an ECC without a presentation on AD&D? Over the last few years, ECC presentations on accidental death and dismemberment have covered various scenarios and concepts. This year, our presenters – experienced in-house and outside lawyers – will focus on some of the recent cases in

AD&D and provide comments on what we are seeing. What are courts considering to be accidents and why? When do exclusions apply and why have some courts rejected them? Come ready to share your own claim experiences and join what promises to be an interesting discussion.

**Panel 17. Record Year: From Paper to Electronic**
*Dr. Daniel S Bowerman, DC, FACO, AHFI, CPC, Expert-Opinions, Philadelphia, PA*

The first steps in an investigation involves focused and thorough analysis of data from claims and providers. This session addresses the challenges of record reviews and the transition from paper to electronic records. As the use of paper records has decreased newer investigators may miss some of the historical red flags while all investigators need to understand the vulnerabilities inherent in Electronic Medical Records (EMR) or Electronic Health Records (EHR). Following this session attendees will be able to identify record Red Flags and have a better understanding for next steps.

**HOSPITALITY RECEPTION** *5:00 p.m. – 6:30 p.m.* ***(Back Bay Ballrooms C and D)***

***Only Registered Attendees and Pre-registered Guests will be admitted to the Hospitality Receptions***

**TUESDAY, APRIL 4, 2017**

**REGISTRATION** *8:00 a.m. – 1:55 p.m.* ***(Entrance Foyer Back Bay Ballroom C)***

**EXHIBITORS' RECEPTION** *8:00 a.m. – 9:00 a.m.* ***(Back Bay Ballrooms C and D)***
*Pastries and coffee will be available*

**TUESDAY, APRIL 4, 2017**

**CONCURRENT SESSIONS** *9:00 a.m. – 10:15 a.m.*

**Panel 18. Life Underwriting 101**
*James Swinton, FLMI, FALU, Munich Re, Atlanta, GA*
*Annette Lyght, FALU, FLMI, CLU, CHFC, Springfield, MA*

Underwriting can have a tremendous impact on a claim decision and mortality results, but do we really know what underwriting is all about? This session will explore a day in the life of underwriting. While the focus is life underwriting, other lines of business may find this beneficial as well.

**Panel 18B. Fraud Busters: Massachusetts Insurance Fraud Bureau**
*Anthony DiPaolo, MA Insurance Fraud Bureau, Boston, MA*

Meet the MA IFB: Insurance Fraud from an Enforcement Perspective. Working with state fraud bureaus can be an important step in identifying and prosecuting fraudulent insurance claims. The Massachusetts Insurance Fraud Bureau, headquartered in Boston, will be sharing how it operates, the types of cases it works, and share some of the life and DI cases that they have successfully prosecuted. Come to this session to learn more about how partnering with the MA IFB can be an important step in your fraud prevention and deterrence activities.

**Panel 19. Opioid Use: Exploration of Addiction**

*Michael Lacroix, PhD, Aetna Life Insurance Company, Sarasota, FL*
*Marcos Iglesias, MD, The Hartford, Hartford, CT*
*Nikki Wilson, Pharm. D, Coventry, Omaha, NE*

This country is in the throes of a drug epidemic of epic proportions, but an unusual one in that it originated with well-meaning doctors wanting to help their patients with their pain problems – and then things really went off the rails. We review what you need to know: (1) The pharmacological basis for these drugs that makes them so potent and so difficult to get off once you've started taking them; (2) The medically-focused and claims-management solution strategies that are beginning to bear fruit in workers' compensation and may be applied more broadly; and (3) The larger psycho-social context of chronic pain and the behavioral strategies that must be part of the solution. While the opioid problem is medical at its source, we discuss concrete take-aways that insurance professionals can use to identify and assist potential problem claimants / patients.

**Panel 20. Discovering Your Ethical Compass**

*Angela J Reddock-Wright, Esq., Reddock Law Group, Los Angeles, CA*

Perhaps more than in any other industry, today's insurance professionals are faced with questions and issues of ethics on a daily basis. Whether an investigator or other professional within the industry, the question of ethics is at the heart of the work we perform. The goal of this course is to introduce students to the various models of ethical behavior and to provide them with the tools they need to recognize when ethical issues need to be addressed and to provide them practical tools and strategies for addressing such issues. The class will include a discussion of the following:

- When to escalate ethics issues and to whom
- How to identify and address early warning signals of ethical issues and conflict
- Leading strategies for handling ethical issues in the workplace
- Key elements of an organizational code of ethics
- How ethics affect a company's bottom line

**Panel 21. Have We Lost the "P" in PHI?**

*Cinthia Granados Motley, Sedgwick LLP, Chicago, IL*

The session, "Pitfalls of Handling Personal Health Information ("PHI") and Related Issues," will address current legal issues and trends involving PHI. The session will focus on areas of data privacy, healthcare and related HIPAA-related issues. Topics will include an overview of the HIPAA and HITECH requirements for PHI and ePHI, compliance requirements for Covered Entities and Business Associates, and risks for non-compliance, including an update on the OCR Audit Program, and OCR enforcement actions and fines. Ransomware and the implications on the handling of PHI will also be discussed.

**Panel 22. 2017 Forecast – Coding Updates**

*Karen Weintraub, MA, AHFI, CPC-P, CPMA, Healthcare Fraud Shield, Chesterfield, MO*

This session will discuss the new CPT and HCPCS codes being introduced in 2017. These new changes include codes involving Moderate Sedation, Musculoskeletal, Physical Medicine, Prolonged Office Services, Synchronous Telemedicine Services, Vaccines, Pathology/Laboratory Testing and more! The session will focus on how to spot the emerging schemes and how to detect Fraud, Waste and Abuse.

## TUESDAY, APRIL 4, 2017

**CONCURRENT SESSIONS** *10:30 a.m. – 11:45 a.m.*

### Panel 23. It's The Law: Life Regulation Updates

*Jarrett Ganer, Edison, McDowell & Hetherington, Houston, TX 77002*

The regulatory landscape and case law changes constantly. Are you up to date with the most current changes that could affect your claim decision and claim management? Be sure to attend this session to learn the latest in regulatory changes as well as important case law development.

### Panel 24. Mules, Snakeheads, and Foreign Nationals – Oh My

*Richard Marquez, Diligence International Group, Carrollton, TX*
*Kevin Glasgow, FLMI, FLHC, Munich Re, Atlanta, GA*

Foreign death claims are always a challenge due to the very nature of working in another country. Those that would commit fraud know that it is difficult for insurance companies to validate claims occurring overseas which is why it is important to know the trends and schemes being attempted. Please join this session if you are interested in learning more about Mules (Mexico, Central and South America), Snakeheads (Asia), and the new push to increase policy limits on foreign nationals. We will also discuss trends we are seeing from other areas such as South Africa and Venezuela.

### Panel 25. The Importance of Medical Personnel

*Howard Fixler, MD Trustmark Insurance, Worcester, MA*
*Dr. Rick Stopek, ECN, Boca Raton, FL*

Do you know if you are utilizing your medical personnel effectively? What is the appropriate manner in which your medical consultant should: opine on records, make doc to doc calls, review IMEs, etc.? Be informed on how to effectively utilize the knowledge and skills of your medical professionals with regard to the management of claims.

### Panel 26. Higher Learning: Inspirational Leadership

*Karen Galvin, Vision Enterprises, Rochester, NY*

Did you know that you have your own leadership style, and that you inspire others when you are operating at your highest and best level?

While you may or may not officially hold the leadership title or position, your work and your life call on you to bring your leadership skills, and yes, your leadership excellence to the surface to make decisions, implement those into action, while affecting the lives of those around you.

We all have our own leadership style, and yours shows how you are able to communicate with, build trust with, influence, inspire, and lead others.

This interactive program has a theatre twist… along with the course material delivered by your presenter, skits will be offered to give you the opportunity to practice new leadership skills on the spot, with the support of your training consultant and your fellow audience members.

You will learn:

- How to recognize and improve your own leadership style while identifying and understanding the styles of others
- How to utilize your adaptability when dealing with other personalities and situations to be an effective leader
- What leadership components work best to impact those you work with

**Panel 27. Trends & Updates in Life Insurance Litigation**
*Robert Lesko, Esq., Wilson Elser, Florham Park, NJ*

Join an experienced life insurance litigator to review important trends in life insurance law from around the country. We'll discuss trends, highlight potential pitfalls, review some basics, and even marvel over some very intriguing scenarios; all to better equip claims and legal professionals to address day-to-day challenges presented by life insurance claims.

**Panel 28. CPT Coding Schemes – Alphabet Soup**
*Karen Weintraub, MA, AHFI, CPC-P, CPMA, Healthcare Fraud Shield, Chesterfield, MO*

This session will go through an Alphabet Soup of CPT coding schemes focusing on a variety of specialty areas and schemes beginning with the letter A and ending with Z. Attendees will learn emerging schemes unique to specific codes, how to data mine those examples and how to evaluate the documentation in the medical record to build a case.

## TUESDAY, APRIL 4, 2017

**EXHIBITORS' RECEPTION** *11:45 a.m. – 12:30 p.m.* ***(Back Bay Ballrooms C and D)***

**LUNCH** *12:30 p.m. – 1:30 p.m.* ***(Republic Ballroom)***

**LUNCHEON SPEAKER**
Emily E Sudermann, JD
Lincoln Financial Group
ICA President

**CONCURRENT SESSIONS** *1:45 p.m. – 3:00 p.m.*

## Panel 29. Retained Asset Account Update

*Neal R Regels, Phoenix Life Insurance Company, East Greenbush, NY*
*Lynne Ioannides, BNY Mellon Treasury Services, Pittsburgh, PA*

Does your company offer a Retained Asset Account (RAA) as a death claim payment method? Did your company abandon its program in light of new regulatory requirements? Do RAAs still have a place as a payment option in the current environment?

Join this interactive discussion and hear from the head of claims who has run his RAA program for more than a decade and who has helped his company answer the questions of who should own the program, set rates, bear the costs and set the program guidelines. Also hear from an RAA administrator who will share information about trends and how she helps her customers create and maintain successful programs.

## Panel 30. DI Shield – Prolonged DI Prevention

*Marcos Iglesias, MD, The Hartford, Hartford, CT*

Two injured employees may share a lot of things in common; tenure, job, age, good health and similar injuries. One of them returns to work quickly after an injury or illness; the other's recovery is significantly delayed.

What are the factors that cause two similar injuries to result in unequal recovery and functional outcomes? How can employers, medical providers and case managers quickly and accurately identify individuals at highest risk for delayed recovery? Most importantly, what can we do to help the ill or injured worker recover their life? This session will focus on practical tools and techniques to help minimize employee disability and delayed recovery.

## Panel 31. A Whole New World: If Wellness Didn't Cost the American Taxpayer

*Anne Chinoda, Advize Health, Tampa, FL*

This session addresses the public health concerns of the top five chronic diseases that have a significant lifestyle component. We have done the homework and when you compare life spans and disease metrics that involve health and lifestyle choices of Americans vs other first world populations, the results are staggering. The data speaks for itself and gives each of us opportunities to embrace positive lifestyle changes at work and at home. It's more than just what we do. It's an attitude. It's a model of self-reliance that America has stopped talking about. This presentation puts wellness into a whole new light. One you and your company can adapt, embrace and lead as we put back into our healthcare system the power of choice. Come learn more from our international experts.

## Panel 32. Higher Learning: Inspirational Leadership (Repeat of session #26)

*Karen Galvin, Vision Enterprises, Rochester, NY*

Did you know that you have your own leadership style, and that you inspire others when you are operating at your highest and best level?

While you may or may not officially hold the leadership title or position, your work and your life call on you to bring your leadership skills, and yes, your leadership excellence to the surface to make decisions, and implement, while affecting the lives of those around you.

We all have our own leadership style, and yours shows how you are able to communicate with, build trust with, influence, inspire, and lead others.

This interactive program has a theatre twist… along with the course material delivered by your presenter, skits will be offered to give you the opportunity to practice new leadership skills on the spot, with the support of your training consultant and your fellow audience members.

You will learn:

- How to recognize and improve your own leadership style while identifying and understanding the styles of others
- How to utilize your adaptability when dealing with other personalities and situations to be an effective leader
- What leadership components work best to impact those you work with

### Panel 33. The Law of Life Insurance Claims: Key Issues By State

*Sarah J Delaney, Goldberg Segalla LLP, Buffalo, NY*
*Robert B "Chip" Delano Jr., Sands Anderson PC, Richmond, VA*

Everything you need to know to efficiently and effectively assess life insurance. While every case is different, there are some established rules regarding life insurance. Of course, the rules can be different in each state. This session offers a broad overview of Life Insurance in 50 States, including a discussion of majority and minority rules, the occasional outlier state and common issues faced by insurers in issuing policies and administering claims.

### Panel 34. Pain in the Neck? Billing for Chiropractic Services

*Maria Candia, Advize Health, Tampa, FL*

With so much misinformation circulating around the industry about Chiropractic Services and how to bill them, many medical coders and auditors are faced with ambiguity and uncertainty when approaching chiropractic audits. This webinar is designed to help attendees firmly grasp core concepts of chiropractic services as they relate to CMS and individual state guidelines. This session will address the many myths that exist about chiropractic billing, and examine a number of industry trends – both fraudulent and positive. This presentation will also uncover common pitfalls made by many chiropractic billers, and how to avoid these issues.
Other Objectives Include Answering the Following Questions:
* Why is it so important to check the NCCI edits for Chiropractic services?
* When is it appropriate to bill CMT with Manual Therapy?
* What kinds of services do chiropractors offer?
* What are the billing and documentation trends from an auditor's perspective?

**Attendee Registration Fees for 2017**

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| 2 days with lunch | $625 |
| 2 days without lunch | $500 |
| 1 day with lunch | $425 |
| 1 day without lunch | $350 |
| First Pre-registered guest | $200 |
| Each additional guest (per event) | $150 |
| Late fee after March 30, 2017 | $ 50 |

**Sheraton Boston Hotel**
**39 Dalton Street**
**Boston, MA 02199**
**1 800 325 3535**
**Hotel Rates for 2017**
**(Use Hotel Code ECC Spring Meeting)**

**Accommodations**

| | |
|---|---|
| Traditional Room | $279 Single/Double |
| Triple Room | $319 |
| Quad Room | $359 |

- All Room rates are subject to state and local taxes, currently 14.45% plus any applicable occupancy or resort charges per room per night
- A credit card is required to make a reservation.
- Easily register online by visiting the ECC home page and following the hotel registration link

## Notes

- The attendee registration fee includes admission to the Hospitality Receptions. However, if you bring a guest (a colleague or spouse), a $200 fee is payable for your first Pre-registered Guest wishing to attend the receptions. The fee covers both receptions. A $150 fee is payable for each Additional Guest, per event.
- If you have special needs, please contact Arlene Walsh at 718 497 7886 or Awaprilsnow@gmail.com.
- Business casual attire (no jeans, shorts, t-shirts, sneakers, etc.)
- There will be a $50 late fee added to registrations received after March 30, 2017.
- There will be no refunds for cancellations received after February 28, 2017.

**THE FEDERAL TAX ID NUMBER FOR THE ECC IS 20-8483688**

| Date | Life | Disability | Professional Development | Legal | Medical |
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| **Monday**<br><br>**April 3, 2017**<br><br>**10:00 a.m.– 11:15 a.m.** | **1.**<br>**Circle of Life:**<br>**Life Round Table** | **2. Achieving Win-Win-Win with RTW** | **3. If the Wind Changes Direction, You May Have to Row**<br>______________________<br>**4. YogAuditing: Blending Mindfulness** | **5. Dep Prep 101**<br><br>***Fraud Track** | **6. You've Got Some Nerve…EMG Testing**<br><br>***Fraud Track** |
| **Monday**<br><br>**April 3, 2017**<br><br>**1:15 p.m.– 2:30 p.m.** | **7. Are You Going To Take That? – Unclaimed Property**<br>______________________<br>**8. Data Visualization, Analytics and Fraud**<br><br>**Fraud Track* | **9. Order in the Court: Mock Trial**<br><br>***Fraud Track** | **10. 2017 Cyber Security Threat Predictions**<br><br>***Fraud Track** | **11. "Hot Topic" in ERISA Disability Claims & Litigation** | **12. The Good the Bad and the Ugly: Best Practices in Referenced Based Pricing** |
| **Monday**<br><br>**April 3, 2017**<br><br>**2:45 p.m.– 4:00 p.m.** | **13. Join The Group: Group Claims 101** | **14. How to Make Cents of Complex IDI Claims**<br><br>***Fraud Track** | **15. Critical Thinking and Effective Problem Solving** | **16. Cutting Edge AD&D – Cases and Comments** | **17. Record Year: From Paper to Electronic**<br><br>***Fraud Track** |

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| **Tuesday**<br><br>**April 4, 2017**<br><br>**9:00 a.m. – 10:15 a.m.** | **18. Life Underwriting 101**<br>---<br>**18B. Fraud Busters: MA Insurance Fraud Bureau** | **19. Opioid Use**<br><br>***Fraud Track** | **20. Discovering Your Ethical Compass** | **21. Have We Lost the "P" in PHI?** | **22. 2017 Forecast – Coding Updates**<br><br>***Fraud Track** |
| **Tuesday**<br><br>**April 4, 2017**<br><br>**10:30 a.m.– 11:45 a.m.** | **23. It's The Law: Life Regulation Updates**<br>---<br>**24. Mules, Snakeheads, and Foreign Nationals – Oh My**<br><br>***Fraud Track** | **25. The Importance of Medical Personnel** | **26. Higher Learning: Inspirational Leadership** | **27. Trends & Updates in Life Insurance Litigation** | **28. CPT Coding Schemes**<br><br>***Fraud Track** |
| **Tuesday**<br><br>**April 4, 2017**<br><br>**1:45 p.m.– 3:00 p.m.** | **29. Retained Asset Account Update** | **30. DI Shield – Prolonged DI Prevention** | **31. A Whole New World: If Wellness Didn't Cost The Taxpayer**<br>---<br>**32. Higher Learning: Inspirational Leadership (repeat of session #26)** | **33. The Law of Life Insurance: Key Issues By State** | **34. Pain in the Neck? Billing for Chiropractic Services**<br><br>***Fraud Track** |

*Fraud Track=Directly Related Fraud Training & Awareness Session. NHCAA and ACFE approval is pending