

Policyholders continue to evaluate the impact of the new coronavirus, COVID-19, on their employees. Operations questions have come up about the circumstances under which a quarantine situation would be covered under a short-term disability claim. We can offer the following guidance to assist your policyholders:

Circumstance	Disability Definition
An employee tests positive for COVID-19, becomes quarantined and unable to work.	The employee would be considered totally or partially disabled during the period of a medically required quarantine.
An employee tests positive for COVID-19, becomes quarantined but their symptoms are mild, allowing them to work from home.	The employee would generally not be considered totally or partially disabled and is considered actively at work.
An employee does not test positive for COVID-19, but self-quarantines as a preventive measure and cannot work from home.	The employee would not be considered totally or partially disabled.

Customers may file a claim if they believe their disability is covered under their insurance policy. Once OneAmerica receives a disability insurance claim, the team reviews the information the physician used to determine that the claimant has a sickness or injury that meets the definition of Total Disability. That review also includes determining whether the claimant meets all other eligibility requirements under the insurance policy.

If a claim is denied, OneAmerica will provide a determination letter notifying the customer that after review of the facts, a claim is not payable according to the policy. If the customer wishes to appeal the decision, the determination letter will provide the timeframe within which to appeal the determination and the opportunity to submit information relating to the claim for benefits. The customer is free to request from OneAmerica all documents relevant to the claim for benefits.

OneAmerica’s policies would generally cover illness stemming from COVID-19, whether the claimant is quarantined or not. While we don’t offer a specific quarantine rider, we’ll pay the claim, pending the terms of the insurance policy are met.

If you need additional guidance on your policyholder’s situation, we will be happy to discuss the details and confirm the available solutions.