Federal Black Lung Goes Back in Time

The Affordable Healthcare Reform Act has taken casualty insurance back in time. The Black Lung Benefits Act (BLBA) that originated in the Federal Coal Mine Health and Safety Act of 1969 has seen many revisions through the years though none as potentially harmful as the recent changes. The BLBA allows claimants (miner or survivor) to file multiple claims over a course of years alleging that pneumoconiosis is a progressive disease. In other words, a claim that was denied in the past could be re-opened in the future under the theory that the condition could worsen.

Couple the BLBA with the 2010 PPACA act signed by President Obama and now survivors or widows can also pursue a new claim that was previously denied even post mortem. For example: Joe Miner, who was receiving Federal Black Lung Benefits, is killed in a boating accident. His widow can file a survivors claim
and be awarded benefits going all the way back to the month after she was originally denied because she couldn’t prove pneumoconiosis caused the boating death in the past.

AMIG is active in the fight against the current course that the Department of Labor is taking in which they are circumventing the regulatory scheme making it impossible for the defendants to defend their organizations. We will keep you abreast of on-going changes.

Information obtained from A. Judd Woytek article "That '70's Show"

Technology to Support our "Ease of Doing Business" Philosophy

In our on-going effort to support our agent partners and insured's we are pleased to share the following technology updates:

Claim Central: Claim Central is a web based claims center that will enable the team to manage claims throughout the entire life cycle from initial claim submission to final release from a central location. The robust product will allow our team to reach the next level in customer service. The Claim Central implementation is well underway.

Berkley Shared Services Platform: The BSS Platform enables our UW team to policy rate, quote and issue Auto and GL policies on our sister company paper to improve our ability to "win" Auto and GL business in conjunction with Workers Compensation policies. Look for more information about the platform release in future communications.

Risk Technologies Platform: The RCT Platform supports our team of Loss Control professionals while in the field enabling them to effectively
collect, manage and report information.

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