

Medical claims integration

What the market wants and how Securian Financial is aligned

Medical claims integration helps make supplemental health benefits easier to experience by connecting qualifying medical events to benefits employees already elected. The market signals below show a clear direction: employees want to be asked, supported and involved, while employers and consultants want a model that shows more value in the employee experience.

LIMRA's report on what employees want

Securian is aligned with market needs

Consent-first design

Employees are open to medical claims integration (MCI), but they want to be asked. LIMRA found 48% are comfortable if asked first, 34% say carriers should always do it and only 2% say they do not want it.¹



Securian starts with permission

Securian captures one-time HIPAA consent and keeps employee permission at the center of the experience.

Less friction, not less involvement

Employees do not just want a reminder. LIMRA found 55% prefer auto-initiate, compared with 34% for notify-only and 11% for auto-pay.¹



Securian recommends auto-initiate

Securian uses auto-initiate for medical-to-supplemental-health claims. Claims are initiated proactively, employees are asked to review and complete them, and the end user stays involved without carrying the full burden. Auto-pay is available as an employer option for health and wellness benefits, where the market is already moving fastest.

Consent works best at enrollment

How consent is captured matters. LIMRA reports an average opt-in of 43% when consent is captured at enrollment versus 21% when it is requested later.²



Securian can capture consent in-platform

Securian can work with benefits administrators to capture consent directly in the enrollment experience, making opt-in easier, more natural and better timed to the employee decision moment. The results speak for themselves among eligible supplemental health enrollees who were presented with MCI consent on their benefits administration platform during open enrollment, approximately 82% provided consent in 2025.³

The opportunity is more visible value

LIMRA frames MCI as a response to low awareness and missed claims. Carriers measure success through claims volume, employee satisfaction, employer satisfaction and persistency.²



Securian is built to help employees realize value

In one client case, more than 1,110 qualifying claims that had not yet been submitted were identified. For benefits administration supported clients using MCI, 49% of all claims were initiated through MCI, showing the approach is materially contributing to claim activation and benefit utilization.³

The market is active but still evolving

LIMRA found 21 carriers currently offer MCI and 3 more plan to. Yet many approaches remain partial, point-solution based or limited to narrower use cases.²



Securian treats MCI as a connected-claims model

Securian positions MCI as part of a broader claims and enrollment architecture, not a standalone add-on. The model combines consent capture, claim matching, proactive initiation, communications and streamlined submission in a workflow built to scale.

Bottom line

The clearest market signal is not "automate everything." Instead, ask first, reduce friction and help employees realize the value of benefits they already elected. Securian's approach is designed with this outlook in mind.

1. LIMRA and LOMA. Claims Integration – Where Does the Industry Stand? 2026 Enrollment Technology Strategy Seminar.
2. LIMRA. Claims Integration in Workplace Benefits: Company Practices Summary Report. 2026.
3. 2025-2026 Securian client enrollment and claims data for those with MCI consent on their benefits administration platform.

Market signals summarized from LIMRA's 2026 Claims Integration in Workplace Benefits: Company Practices Summary Report and 2026 Enrollment Technology Strategy Seminar. Securian proof points drawn from the Medical Claims Integration flyer, the MCI client case study, and results 2025-Q1 2026 results from Securian's book of business of clients with MCI consent on their benefits administration platform.

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