



STRS Ohio Disability Program

March 21, 2024

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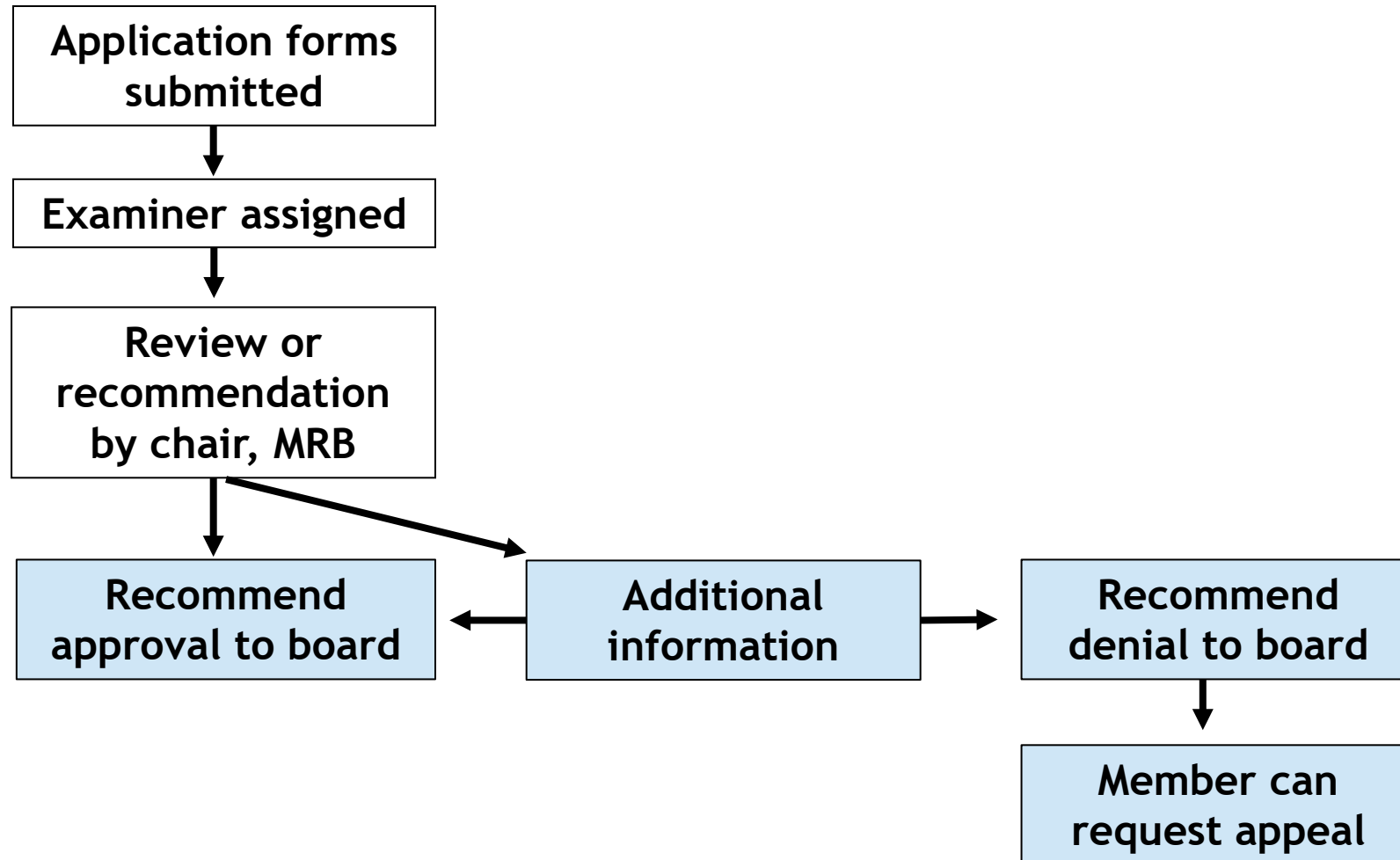
- The board should eliminate the board's Disability Review Panel (DRP) and delegate the appeals process to staff and the Medical Review Board (MRB) and focus the board more on oversight of the policies and procedures, including approval of selection of the MRB. This will enable the board to focus on process and oversight where it determines that delegation is prudent.

- **Board discussions with Aon**

- November board meeting
 - Aon concurred with Funston audit recommendation.
- December board meeting
 - Staff was directed to provide a disability program overview to aid the board in its decision around DRP.

- **Disability definitions:**
 - Own occupation/teaching position specific
 - Benefits continue as long as member remains unable to return to teaching service
- **Medical criteria for disability application:**
 - A disabling medical condition prevents the individual from performing recent job duties for at least 12 continuous months from application date
 - The support of at least one treating medical specialist, non-primary care physician

Process Overview



- **As part of the application process, the member's medical specialist is asked to complete an *Attending Physician's Report***
 - The report documents disabling conditions
 - Provides objective medical evidence to support conditions

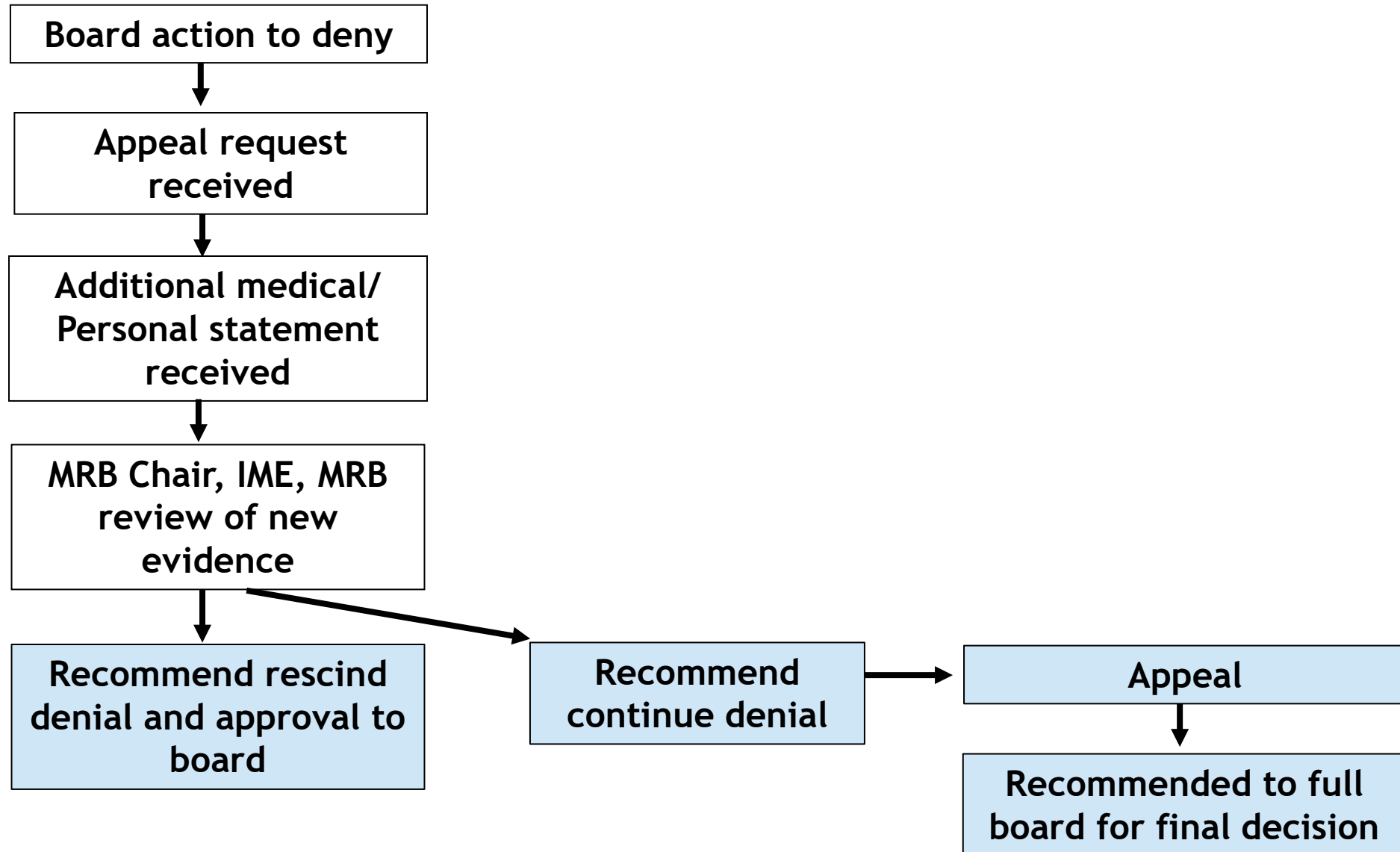
- **Member submits completed application including reports from attending physician(s) and supporting objective medical records**
- **Medical Review Board (MRB) chair reviews information and assigns independent medical examiner (IME) to case**
- **Report received by STRS Ohio from IME(s)**
 - MRB chair recommends approval
 - MRB chair does not recommend approval, three other MRB physicians consent
 - If MRB recommends denial, case goes to Retirement Board for action
 - If board denies disability, member can appeal the decision

- **Medical exams are conducted by independent medical examiners**
- **Examiners review all medical evidence provided by the attending physician and conduct a thorough physical or mental status exam**
- **Examiners provide a complete report and recommendation to STRS Ohio**

- **STRS Ohio has 68 physicians approved to conduct disability evaluations as independent medical examiners (IME)**
 - Examiners are board certified physicians
 - Examiners have a range of specialties throughout Ohio
- **To be considered for the MRB, physician must:**
 - Be an STRS Ohio IME for at least one year or held a position that provides comparable experience
 - Be a senior clinician
 - Represent a field of medicine appropriate to the needs of the MRB
 - MRB chair presents physician candidate to staff, and staff interviews are sent to Retirement Board for approval

- **MRB is composed of physicians with varying specialties**
 - Martin J. Gottesman, M.D., chair, orthopedic medicine
 - James N. Allen, M.D., pulmonary
 - Marc Cooperman, M.D., general surgery
 - Jeffery C. Hutzler, M.D., psychiatry
 - Stephen C. Koesters, M.D., internal medicine
 - Albert J. Kolibash, M.D., cardiology
 - Adam D. Quick, M.D., neurology
 - Mark E. Reynolds, M.D., psychiatry
 - Ronald Whisler, M.D., rheumatology
 - Claire V. Wolfe, M.D., physical medicine and rehabilitation

Appeal Overview



- **Member receives notice of denial of benefits**
- **Member's physician is sent IME report and MRB recommendation**
- **Purpose of appeal:**
 - Member or physician should submit additional medical evidence not previously considered by IME or MRB
 - Member statement regarding disability
- **All new medical information is reviewed by IME and MRB**
- **MRB chair may recommend to rescind denial and approve if new medical evidence documents a disability**
- **If medical evidence still does not document a medical disability case is presented to DRP**

- **Cases recommended for approval by the MRB chair are scheduled for future medical review to verify continued disability**
- **Medical review begins with an update of the recipient's medical condition from attending physicians**

Five-Year History of Disability Process



| STRS Ohio Fiscal Year | Number of Applications | Granted* | Denied | Recertifications | Medical Terminations |
|-----------------------|------------------------|----------|--------|------------------|----------------------|
| 2018-2019 | 165 | 141 | 24 | 504 | 5 |
| 2019-2020 | 154 | 121 | 33 | 589 | 9 |
| 2020-2021 | 147 | 110 | 37 | 597 | 12 |
| 2021-2022 | 131 | 102 | 29 | 541 | 9 |
| 2022-2023 | 123 | 97 | 26 | 431 | 8 |

* Granted applications are those applications approved by the Retirement Board and paid. Applicants that are recommended for approval and pass away or decide to not accept disability are not included. Recommended approval rate is approximately 85%.

- **Board to discuss**
- **Decision around DRP – April board meeting**

Questions?

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