

# Denials:

The Top 5 Reasons To Deny Care On An Accepted Workers Compensation Case

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# Guidelines For Approved Medical Treatment

What are the guidelines for what type of medical treatment is approved in workers compensation claims?

The Treatments Must Be:

- Reasonable
- Necessary
- Causally Related to the Industrial Accident

# Reasons for Denial

1. The requested treatment is not causally related to the industrial accident.
2. The treatment is not reasonable or necessary.
3. Cost of the recommended treatment.
4. Treatment does not meet utilization review guidelines.
5. There is a pre-existing condition which may be governed by MGL Chapter 152 Section 1(7A) which defines “Personal Injury”.
6. The Adjuster does not know what to do.

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Michael P. Kelley currently serves as Senior Vice President and Director of Claims Operations at HUB International New England, a leading insurance brokerage firm, in a position held since May 2014.

HUB's dedicated claim staff advocates for their policyholders when claim complications occur; Michael and the team of claim professionals guide HUB's clients through the entire onerous and sometimes challenging claim process to efficiently manage the process to troubleshoot, as needed, to make it easier for their clients. Michael is based in HUB's Wilmington, MA, office. As the leader of the Claims Management Department, his duties include: claim advocacy, meetings with clients, adjusters, and loss inspectors; claims management; and settlement strategies. Michael assists, as needed, in the settlement negotiations at all levels with adjusters and carriers, ensuring that clients receive maximum payments on all first party claims as well as full benefits of all coverages provided under their policies.

Michael holds over 33 years of insurance industry experience, beginning his career with the American Mutual Insurance Companies in 1982. He was trained in all lines of claim investigation with a focus on both commercial and personal lines claims. He held various positions including Field Investigator, Claim Supervisor, Assistant Claim Manager and Regional Claim Manager. He became the Operations Manager for an independent consulting firm in 1993. He spent the next 20 years as the Vice President of Claims at the A.I.M. Mutual Insurance Companies. He is considered an expert in the area of workers' compensation claim handling, and is a frequent speaker on the worker's compensation claim process.

Michael holds both an Associate in Risk Management (ARM) and an Associate in Claims (AIC) designation from the Insurance Institute of America. He has been an instructor at the Insurance Library Association of Boston for the last ten years. He is a former member of the Workers' Compensation Rating and Inspection Bureau (WCRIB) Claim Committee, as well as the Board of Governors of the Insurance Fraud Bureau of Massachusetts. In 2015, the Governor of Massachusetts appointed him to be the Insurance Industry Representative on the Workers Compensation Advisory Council at the Department of Industrial Accidents. He has dedicated his career to improving the workers compensation system and reducing the impact of claims on both the employer and employee community.

Michael holds a Bachelor of Science degree in Business Management from Merrimack College where he majored in accounting.

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