

Take It Or Leave It - Episode 45

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Josh Seidman

Hi everyone, and welcome back for the 45th episode of Take It Or Leave It, where we discuss the hottest topics in the world of workplace leaves, absence management and accommodations. I'm your host. Josh Seidman, it is fantastic to be back with you all after a bit of a hiatus during my own parental leave over the last few months, I am loving being back in the podcast saddle. It feels right! Before we dive in to today's topic. I'm sure most of our listeners know that Thanksgiving is right around the corner. The Macy's Parade is looming, and families from all over the country are flocking to New York City for a glimpse at the gigantic inflatable floats that frolic through the city streets. It's a lot of alliteration. Those of you who joined us for our first 44 episodes will know I tend to go in that direction.

I personally am very pumped to see the new Stranger Things float that's going to be debuting with this year's parade. And on top of that, and even more so, I can't wait for the final season to be dropping imminently. The first few episodes are coming out in hours, and then the next group of episodes right around the holidays, in late December, and then right before New Year's is the big finale. If you can't tell, I really like Stranger Things.

Thanksgiving is a time to step back and assess what it is that you are thankful for in your life, personal and professional. For me, certainly my family, my wife, my kids, all of my family members, my friends, good health, a deep New York Knicks playoff run, certainly on the former and on the latter, my clients, colleagues and the continued ability to wade through the mess that is the leave of absence world here in America, day after day with great folks.

For today's episode, we are going to continue to examine a key topic that is permeating its way through virtually every industry and space, including those within the labor and employment world. And that topic is AI and how its growth and evolution continues to impact leaves and accommodations. To continue this important discussion, joining me for today's episode is my good friend Angie Brown, Strategic Sales Director for Ushur. Angie was an early pioneer in the FMLA industry, having been part of a team that could arguably been the first to bring FMLA as a service to the marketplace by an insurance carrier. That unique experience of attempting to understand what the DOL intended administration to look like within the regulations, before there were opinion letters coming out from the DOL, and then attempting to administer leave claims on a green screen system that was never intended for leave administration, gave her unique insight into the complexity of Operations and Technology.

Angie has spent her entire career in the integrated leave and disability space and operations tech, consulting and advocating for employee rights, National Paid Family and Medical Leave. She's a passionate customer advocate and a firm believer that an employee experience during their time of need has a critical impact on their own health and the employer's capability to retain value and talent. In her past, she has been an operations leader at carriers for national and middle market accounts and responsible for the development of an industry leading absence and accommodations SaaS solution, and now at Ushur she has the capability to bring automation and AI into the leave journey with the hopes of improving engagement and elevating the customer experience. Angie, welcome to Take It Or Leave It.

Angie Brown

Thanks, Josh. I'm so happy to be here with you, and it's really great to see you again. It's been a while. So thank you so much again for having me.

Josh Seidman

Oh, absolutely. It is my pleasure and right back at you. Anytime you and I share the stage, which has not been a ton, but it has happened before, great things happen, so I am excited for that to be the case again today.

Angie Brown

Me too, Josh. Thank you.

Josh Seidman

So to get us started, I would love to just kick off with a few kind of background setting the table questions. For starters, can you explain your background in leaves and accommodations for folks? I know we did that a bit with the intro, just to dive a little bit more for folks.

Angie Brown

Absolutely. If we go all the way back to the 90s and date myself a little bit, I worked in the disability claims space, and one day, got tapped on the shoulder with about four other folks and handed the Department of Labor regulations, and they said, 'we think this might be a thing. Can you go off and sequester yourself for six months and then come back and tell us if we can sell this?' And ultimately, what happened was - we did that, it was difficult to, you know, we were learning the words recertification at the time, there wasn't Google, so pull out the dictionary. What does recertification mean? And ultimately, we got a pilot of a very large company.

They gave us 6000 employees to decide if this 'leave as a service' could actually be a thing. And we said, we saved them 12,000 working hours in six months with 12 less employees. And then we won the business of that organization, which became a large service, which was sold to another insurer, etc, etc, that became the group leave and disability space that exists today as a service. And then in 2010 I moved to the technology space. I got a phone call to see if I could come and help build a leave and accommodations platform, which I did. And now I'm really excited to be here at Ushur, I've been here for three months, and it's a whole new idea of how I can help in the leave and disability space. We are offering AI, we're bringing AI into people's workflows in a whole different way than I've ever done it before.

So it's a really unique capability for me. I'm not needing to replace claim systems, which is a very difficult thing to do. Instead, I'm working to augment people's solutions. I'm working to augment people's leave and disability workflows within their organization as an employer. Basically, it's the way I've explained it to my friends, is it feels like the guardrails have come off. I can sit with people and understand their unique problems, and then bring a solution to solve that problem. So I'm really excited.

Josh Seidman

Wow. I love the background the and we've talked about this offline from the podcast before, but hearing the experience. It's so varied, so impactful. You've worn so many hats, which has always been super impressive to me. The six months sequestering experience - that feels like, kind of a vacation. It's great to hear.

Angie Brown

It was a team of us basically sitting in a closet with a whiteboard.

Josh Seidman

Oh, that's perfect. It's perfect. And you really, I think bringing us really full circle to the current day in your career, and jumping into Ushur is where my next questions are going to lead us. So you started a little bit in that last response, and I want to piggyback. Can you just explain for our listeners what Ushur is, at a high level - some of the services and offerings that the company provides.

Angie Brown

Absolutely. So Ushur high level is a user experience AI automation company. So our objective is to bring customer experience to you, in your hands when you need it, and we do that through automation. However, it is augmenting your existing platforms. So we're not looking to come into your organization and say, we need to replace your core claim system as a carrier or TPA. We're coming to you to say, how can we help you reach your people faster, easier, and make their experience better. That's how we started at Ushur and we moved on by and expanded in that invisible app experience by embedding agentic AI, not every experience requires that, but if you, if you use the scenario of, I'd like to use the invisible app to tell you the status of your claim. We've received your paperwork and your claim is approved. Well, if you embed agentic AI, you can expand on that experience by saying, 'Would you like to hear more about the claim and the benefits that we've approved you for?' And when the user says, we'll assume they say yes, and we can explain then, well it looks like you've been approved for federal FMLA, California Family rights. You know, your company paid leave, whichever these benefits are, and would you like to hear more about one of those?

Josh Seidman

Thank you, Angie. Really interesting the background to me, and we've talked about this a little bit, I continue to really be super interested in where the space is going, leaves and accommodations in the AI era. And I think what we're talking about here, the different types of apps and the different ways that they can play a role in the administrative process for leaves and disability claims, I think is important information for folks to understand. So let's take a quick step back and I think to just help me explain and understand. So how did Ushur expand its services, which you started off, and forgive me if I misstate this, by discussing there's Ushur studio. It's the area where - the platform where you can use the invisible app to create the solution that is being looked into. How did that sort of expand into the leaves and disability space?

Angie Brown

Actually, it's kind of a funny story. Our CEO and founder, you know, he had already created Ushur. He had the idea of what his company would do, and it was based on an experience that he actually had as a caregiver for his parents, and that experience for him was not good. And being from, you know, the tech space in California, he said, What can I do to enhance this experience for other people?

So he created and invested in the Ushur studio with the tools to be able to create these experiences in a low code, no code way. And he happened to be sitting on a plane with another person explaining to them what he was building and what Ushur did. This person happened to work at a top five carrier, and said, 'that's really interesting. I think I have a use case that you could help me with.' And those of us in you know who've ever been in a sales type role know that that never happens. So she actually said, 'please come into my office and talk to us, because I think you could solve my problem.'

And this particular problem was a return to work problem. It turns out that, and this was an insurance carrier. Turns out that for an average maternity claim, it was taking three weeks and seven to eight phone calls in order to confirm a return to work date, and that the person actually did return at that time. So that experience, and this was for maternity. So now, picture of recovering mother at home, or a bonding mother at home with an infant. Her phone is ringing, she doesn't have time to answer it. Her boss wants to know when she's coming back, and the case manager has a claim that needs to be resolved, and that's seven or eight calls over three weeks.

So what we did was we created by using just the invisible app in this scenario, it reached out to the mother, and it came from her employer, or it could come from the carrier. That is a unique experience, up to whomever. And it says, please click on this link. We understand that it looks like your leave is coming to an end, and we have your anticipated return to work date as this date. Is this date still the date that you're planning to return. Do you need to schedule a call? You can schedule the call.

And remember, this is seven or eight years ago, so the technology has advanced significantly, and what we learned then was 80% of engagements were completed in 60 minutes or less. So that was a

huge cost savings to the carrier, workload balance for the case manager and then the customer of that carrier, the employer knew much sooner when their employee was expected to return to work, so that they could continue with whatever types of processes that they needed to do to make sure that that woman got back to work safely with all the services that she may or may not need. And after that, they expand to other claims.

Josh Seidman

That is so fascinating, and it's one of, one of my favorite words, which is - I had an episode a few episodes back with an individual in the space that we both know, I believe. I rattled off a number of Walt Clyde Frazier, who's one of the longtime broadcasters for the New York Knicks. He has a lot of sayings, and one of his favorite words when he's broadcasting, is serendipitous, right? And it really sounds like there was, you know, some stars crossed good alignment with the opportunity, with the company's founder, sort of having this experience, looking to solve this problem, and then having that opportunity present itself, which is wonderful. So really, really great background. Thank you for sharing that. To make sure I'm following. I believe I am, but just to make sure. So, from a couple of responses ago, we were talking through how Ushur is set up in this particular leave of absence disability space. It sounds like depending on the customer's needs, these tools can possibly be interrelated, right? Two sort of unique AI tools that can be customized to assist the company with its leaves and disability administrative needs. One is the tool that's used to create sort of the micro engagement, and then the second one is more focused on communications with the claimant, with the user. Is that a fair summary?

Angie Brown

It is fair. But I think it's also important to know that both are delivered using the invisible app. So it may be the micro engagement of, I would like to give you information, or I would like to retrieve information from you. And the other is, would you like to embed the agentic AI into that experience? It's still delivered in the same secure manner, but it depends on the journey that you would like to create, that those two things can be used independently or together.

Josh Seidman

Got it. That is very helpful. So let's take a closer look at each. Let's start with the invisible app, but minus the agentic AI, so just that first offering. You've already explained this a little bit, but I want to zoom in. What is it? How does it interplay with the carrier, the TPA, the payroll, the employer, right? The different systems and platforms that might already be in the mix in the claim administration process.

Angie Brown

From pre claim to return to work. Think anywhere in that process where information might need to be exchanged securely. It could be I'm simply telling you that I'm going out of work, or you need my employee ID number, my social security number. It is an engagement that securely retrieves or delivers information, and our carrier customers are using it in a plethora of ways. Some carrier customers, for example, have clients who cannot give them an eligibility file that has employees social security numbers on it. What that means is that when a claimant who works for that employer would like to use their portal, they have no way to authenticate into the portal to create their claims, because their social isn't in there. So that creates an experience that's undesirable for both the carrier and the claimant, because the claimant can only call in. It could be that they're in the middle of speaking with their case manager, and they say, I would prefer direct deposit instead of a check. You can engage them via the invisible app and securely bring in their ACH number, their banking information. It could be a HIPAA auth form where I'm going to send you this HIPAA auth form, we've got your claim. Can you open it up

and sign it and it comes immediately back and becomes part of the claim. So it is one single micro engagement to deliver information or retrieve it.

Josh Seidman

Thank you. That is very helpful. The examples especially, really appreciate you walking through those. I'm curious. And we've covered this a little bit, right, but maybe some other examples that you might be able to talk through in terms of the invisible app in the leave space. So we've talked about collecting certain information from the individual, the banking information, the health information as well. As far as maybe collection of medical certifications or say, return to work, I expect that it can play a role in those portions of the process as well. Is that fair?

Angie Brown

It absolutely can. And by expanding on that, we have other tools. Within Ushur studio, we have the capability then for language processing to embed that into the same experience and pull out information. So for example - and people use this in underwriting as well, but I know we're talking about leaves - but it's a similar situation. So I've sent you information. In this case, I've sent you my provider certification, but it's missing a physician signature. Today, a person needs to look at that and say, Well, I have your provider certification, but it's missing a physician signature, or it's missing your regimen of treatment, or it's missing your frequency and duration for intermittent leaves. In this case, we can embed additional AI into your invisible app experience, where the invisible app reaches out. A person doesn't have to, and it says, We've got your paperwork. You're missing this information. Please send it back to us, and then a person doesn't have to do that. I as the person out of work gets that information, and I can add the information, upload the form, get a new form, whatever it is that I need to do, and get it over to the case manager. That also is working, I spoke with somebody the other day, and we're working on that experience for paid family and medical leave. So they, for example, today, when they have a client who has employees and paid family and medical leave states, and they've chosen to administer for them. They have to send the HR rep or the employer the PFML form and say, Can you fill out this document? We need to know salary and last eight weeks of schedule or whatever it is for the various different states, because they're we know they're all different. And you know, to determine average weekly wage or whatever it is. But right now, that's a person on a phone saying, I'm sending you this information. Please fill it out and get it back to me, and that engagement can be created automatically via the invisible app.

Josh Seidman

Wow. Those are very useful examples. Thank you for walking through this again, Angie. I think you made this point earlier, but it does sound like there are different ways to customize the app in different contexts throughout that leave experience, you know, from the initial filing of the claim to return to work. So it's really, really interesting to hear the different ways and test cases and real world examples, and I know you mentioned earlier that the second tool is kind of an add on enhancement, if you would, of the invisible app, but that's the agentic AI. Can you explain for folks one more time how the two kind of differ from one another? And then on top of that, how the agentic AI offering interplays with the carrier, the third party administrator, the employer, the payroll system and platforms and so forth, and how it can be used in the leave and disability space.

Angie Brown

Absolutely. So the agentic AI is going to bring a unique experience to you, whoever you are, are you the employer? Are you the claimant? Are you a policy holder? Right? So I'd like to see the invisible app, including agentic AI, start to be utilized more in the employer space, as a conversational experience between the case manager, the claimant, and their HR, or assuming that they don't outsource between the HR and the client. So an example that I like to use is I have received notification that a person has a

leave experience for whatever it is, but because the reason and relationship exists in a claim system, then my experience can be triggered to that. So we'll go to the maternity experience that we talked about before. By embedding agentic in the tool, now we have the documents for company policy, anything including, you know, up to what you might need to return to work for access to maybe the breast feeding room, or child care services, or whatever those things might be.

So now I can pick up my phone. I've received my status. I've received notification that my claim has been created. I can ask the questions about, what are my benefits? What's are, what is expected of me? My employer may be able to say to the case manager, please tell me you know, when was the last time that you spoke with Angie and the agent can, if we're integrated with the claim system, can come back and say, it looks like she spoke with Angie yesterday at 1:20pm. But my experience then is tailored to me. So what are my benefits? What is my insurance? What is my return to work policy? Do I have to have my badge reactivated? But that experience can also relay to the employer, the person who has to make sure that I get back to work without any hiccups. Do they have to turn on my badge? Do they have to reactivate my email address? So these conversations based on the company policy that is inside the tool and the agent is learning has the capability to relay that information. So it takes the one way transaction - let me tell you that I'm returning to work - the to open the experience for me, to help me answer all the questions that I might need to otherwise ask somebody for.

Josh Seidman

Thank you, Angie. That's really, again, very good background. So interesting. I want to just double check on a point, and I'm 99% sure we've covered this, but just to make sure I heard it right? And for our listeners, a customer can only sign up for one of the invisible app or the agentic AI, right? They don't always have to come as a package deal. I just want to make sure I've got that point squared away.

Angie Brown

They do not have to come as a package deal, but you need the invisible app to have agentic. Yes, that's how it delivers the experience to you, and what is inside that experience is up to you.

Josh Seidman

Got it. In terms of leaves of absence, just to jump on that topic one more time, employers, as you and I both know, can self administer their administrative needs for leaves. They can outsource those to a third party vendor. Lots of companies have a smattering of both, depending on the specific leave of absence that we're talking about. How do the leave capabilities of the invisible app. or the agentic AI add on through the invisible app, different those two scenarios -the self administration, versus using the third party, outside vendor to administrate, to administer the leaves?

Angie Brown

So the technology itself does not behave differently, but the use cases could be very different. You know, ideal state one day I would, I would love to see carriers and TPAs who are administering leave for people have these tools as a claim assistant, as a claim buddy, right? To do all of the things that are administratively needed but time consuming, so that they've got the capability then to be a human with the person who may need their services. So delivering messages of status and while still saying, 'do you want to schedule a call with me' and having the agent schedule that call. And you know the those experiences that I just shared with you. But as an employer today, what I have seen is that they are not utilizing tools like this today. So what I see with carriers, whether they're self administering or they have somebody administering for them, they feel frustrated that they are not getting the information that they need when they need it, and the return to work is a perfect example. They don't have it because maybe that case manager is trying seven or eight times to get it to them, but they have capabilities within their organization. They could do that themselves by using an invisible app. They can send a reminder, don't

forget your paperwork is due. We have your return to work day as this date, do you need an extension? You know, we're missing this, or we need this information from you to turn your badge back on? So all those examples that I gave you, the tools can still be used the same way. But the experience, the use case, might just be slightly different.

Josh Seidman

Thanks, Angie, and I've got just a couple more questions for you. This has been super interesting. I'm curious the different tools and offerings that you've been describing, that Ushur has in the leave in disability space. Are there competitors that are out there, that you all are aware of, and if so, who are they? Any notable distinctions that might be worth flagging for folks.

Angie Brown

It's a difficult question, because everybody now says that they have AI agents, but what I'm learning really in this space is that the majority of companies have created AI for a specific use case, perhaps it's underwriting. A customer reached out to me the other day and asked me how we compared to a certain other group, and that group is really, really good at giving AI tools to you during open enrollment to compare your policies. That's what they do. They say, Tell me about yourself and your family and how often you go to the doctor and how often are you sick? This is the policy you should select for your family.

The difference between Ushur is we don't have those parameters. We didn't go to market and say we're only going to work in the leave and disability space. We have healthcare customers. We have auto insurance customers. We have a tool that can solve the communication challenge with anybody across their organization, regardless of their operation, regardless of what they do. We've got the capability to bring the technology to you to give you the information, or collect the information that you need.

Josh Seidman

Well, then let me ask you this final question, which is right up that alley. So what is next for the agentic AI and the invisible app in the leave and disability space? What are some goals that the company has on the horizon?

Angie Brown

So I think I may have already spilled those beans. I really, really would love to again have the claim buddy, the person who is, well, it's an agent. It's not a real thing, right? So the agent that is the assistant to the case manager, and is always available to the person who is going through an experience, who can at any time, be engaged and say, I need an extension, but I also feel a certain way, and that agent immediately will reach out to a mental health counselor or whomever the resource is, and their phone's going to ring with somebody who can talk to them, so that the transactional things need to happen, but a person is always available, you know, to help somebody through this time. Nobody generally wants to be on a leave of absence, unless you're lucky enough to have been on parental leave, like you just were. But typically, you know, it's a it's a challenging experience, and there's a lot of things that you have to do. So I think my personal ideal situation is making that experience easy for everybody, and comforting and knowledgeable and just a good experience, so that people get back to work healthier and happier, and, you know, they don't show up and their badge doesn't work.

Josh Seidman

Oh my goodness, Angie, that is a great way to wrap up. I appreciate you taking some time with us today, sharing your insights on Ushur and its activity involving AI in the leaves and accommodation space. I certainly learned a lot. So thank you so much.

Angie Brown

Thank you, Josh. I really appreciate you having me, and I can't wait to see you again.

Josh Seidman

Yeah, me as well. Thank you again, and thank you to our listeners for tuning in for today's episode. We will see you next time.