

Michael Adams Looks at “Meaningful Dialogue” Standard for Communicating a Denial of Benefits

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In The News | 1 min read

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Hinshaw partner Michael Adams authored an article featured in the March issue of the DRI’s *For The Defense* Magazine, in which he examines the fiduciary duty of an employee benefit plan or its administrator to communicate a denial of benefits consistent with ERISA’s requirements.

Michael notes that courts are increasingly overturning otherwise substantively correct benefit denials because the plan administrator failed to provide a full and fair review of the denial through “meaningful dialogue” with the claimant.

His article consists of four parts. First, he outlines the ERISA’s full-and-fair-review requirement, which gives rise to the “meaningful dialogue” standard. Second, he examines how recent decisions, in particular *DK v United Behavioral Health*, 67 F. 4th 1224 (10th Cir. 2023), cert. denied 144 S. Ct. 808 (2024), have interpreted the “meaningful dialogue” standard when evaluating whether denial notices comply with ERISA. Third, Michael assesses whether *DK* and similar cases represent as dramatic a shift as some commentators have suggested. Finally, he offers practical tips to plan administrators for drafting denial notices that satisfy ERISA’s requirements, in light of recent court decisions.

[Read the full article \(PDF\)](#)

- [For The Defense: “Communication Breakdown” \(March, 2026\)](#)

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