

CASE STUDY: Early Intervention in Workers' Compensation

Municipal Pooling Authority

This integrated “Early Intervention” approach leads to prompt reporting of injuries, a reduced number of claims, and satisfied employees

Public entities nationwide are searching for new strategies to improve the overall cost and outcomes of their workers' compensation programs. A primary challenge has been frequent delays in reporting employee injuries, which sets off a chain reaction of setbacks in managing injuries and subsequent claims—a situation that has hampered public entities from achieving optimal program performance.

To address these challenges, one public risk pool—the Municipal Pooling Authority (MPA)—has implemented a comprehensive early intervention program. Within this “early intervention” program, risk and insurance professionals get involved as early as possible in the workers' compensation process, proactively managing the injury and claims process to bring about the best-possible results.


As a Joint Powers Authority (JPA) established in 1978, MPA provides coverage for property and casualty, liability, and employee benefits to 20 municipal agencies in Northern California. Since its inception, MPA has grown in membership, expanded its regional service area, and continually offers new programs and services. In this case study, we spoke with Janet Selby, Workers' Compensation Manager of MPA, about the benefits of an integrated “early intervention” approach to manage injuries and claims.

The Need for Early Intervention

MPA's early intervention program uses Company Nurse's call center on the front-end to report and triage injuries, and Aon eSolutions' iVOS® insurance system on the back-end to manage the claims process. This integrated methodology has helped MPA to reduce its number of claims, as well as overcome many of the traditional barriers to prompt injury reporting, appropriate medical care, effective claims management, and early return-to-work (RTW) results.

“Our mission is to protect the financial and human resources of our member agencies,” said Janet Selby. “Toward this objective, we provide a comprehensive offering of coverage and services. The biggest challenge facing many of our members is tightening budgets. As a result, we are always looking for opportunities to improve efficiency and boost employee productivity.”

MPA provides a “soup to nuts” approach to risk management, which spans wellness, safety, rehabilitation, and return-to-work efforts. These loss control initiatives enable MPA to effectively reduce loss costs and maintain stable rates.



“Our early intervention program aims to properly manage work-related injuries right from the onset to bring about the best-possible results,” said Selby. “Over the years, we have engaged various early intervention processes, such as prompt injury reporting, nurse triage, designated occupational medical facilities, nurse case management, and early return to work. Rather than allow these programs to operate in separate silos, our Early Intervention Program puts them under one umbrella. By doing this, we illustrate how they interact and depend on each other for optimal success.”

Company Nurse: Injury Triage Service

The first component of MPA’s early intervention program is Company Nurse’s call center, which enables early reporting of injuries and prompt, appropriate medical care.

To report an injury, an employee or supervisor simply dials the toll-free hotline immediately following an incident. The call center gathers all the necessary injury information, begins to fill out the required forms, and sends a report via email or fax to all the appropriate stakeholders, including the employer, physician, claims adjuster, and RTW coordinator.


“Prior to Company Nurse, there was often a five to seven day delay between the injury and the date the report was filed with our claims adjusters,” said Selby. “Within this time lag, the employee could have taken time off from work, visited a personal physician, and received inappropriate treatment for the injury. These factors made the claim more difficult to manage and increased costs. By utilizing Company Nurse, we now receive more timely injury reports. Claims get started on the right track from the beginning, resulting in better outcomes for everyone.”


Like many public entities, one of MPA's key challenges was ensuring that every injury received the care and treatment appropriate to its level of medical severity. “We train supervisors and managers on proper handling of work-site injuries, but many supervisors don’t want to be involved in deciding when and where an employee should be sent for medical care,” said Selby.

“In the past, supervisors tended to err on the side of caution, sending every injured employee for treatment. The result was unnecessary costs for minor cases. With the Company Nurse call center, we now have access to nurses trained to assess occupational injuries over the phone, and who can recommend the most appropriate level of care,” said Selby.

Using treatment protocols and sophisticated algorithms, Company Nurse systematically identifies the right course of treatment. In severe cases, a nurse will advise emergency care. With minor injuries, however, the nurse may provide simple first aid or self-care guidelines, or send the patient to an occupational clinic within the MPA’s provider network.

Employees appreciate being able to speak to a nurse about their injuries. In addition, Company Nurse is available 24 hours a day, seven days a week—a significant benefit for public employees, who often work shifts around the clock. In the past, if a police officer experienced a surface wound at 2:00 am, he went to an ER and waited hours to be seen, or even worse, the injury might have gone untreated for days, leading to medical complications.





Now with Company Nurse, the officer can call from anywhere in the city, speak to a nurse, obtain medical advice on how to clean and dress the wound, and seek follow-up medical care at an occupational clinic the next morning.

The iVOS Insurance Solution

After Company Nurse refers the injury for treatment, the next critical step is to transfer all injury and clinical information into the hands of adjusters, so they can effectively manage the claim.

MPA utilizes the iVOS insurance system with its browser-based enterprise platform to connect all appropriate stakeholders, enabling them to communicate, share information, and collaborate toward optimal outcomes. The system offers advanced automation tools and features, which help MPA to manage claims in an efficient, cost-effective manner.

“In workers’ compensation, efficiency gains are crucial,” said Randy Wheeler, managing director of Aon eSolutions. “Toward this objective, iVOS serves as an end-to-end electronic platform with flexible workflow management and powerful data analysis capabilities. With the real-time interface that now exists between iVOS and the Company Nurse call center, claims efficiency and intelligence are further empowered.”


“Company Nurse and iVOS are key components of our early intervention program,” said Selby, “Previously, we received injury information via email from Company Nurse. The information was timely—typically delivered on the day of injury—but we had to manually re-key the data into iVOS. With the new interface, we’ve significantly streamlined the claims set-up process.”

Injury information is automatically imported into iVOS. This eliminates process bottlenecks and enables member cities, claims adjusters, RTW coordinators, and nurse case managers to immediately initiate their roles in the workers’ compensation process—ultimately helping MPA’s team to achieve optimal results.

MPA also utilizes iVOS’ other claims management features and capabilities. “The workers’ compensation process is very time-sensitive. Rather than burden examiners with having to remember to perform certain tasks, we customized the system’s business rules to automatically trigger reminders about events—such as when to generate and send a letter. As a result, iVOS helps our adjusters to take appropriate action within required timeframes.”

The iVOS system’s data analysis capabilities have supported MPA’s safety and injury prevention program. The pool’s loss control supervisor can analyze claims data to identify common injuries and injury-prone areas to address with safety training.

“With the help of iVOS reports, we realized at one point that we were experiencing a significant number of back injuries across many of our members,” said Selby. “We responded by offering a back safety program, which trained employees on how to avoid these types of injuries, particularly in public works and police departments.”





THE RESULTS: Improved Claims Costs and Outcomes

MPA is an early adopter continually looking for new, more effective ways to perform traditional functions. Its early intervention program uses both nurse injury triage and Internet claims technology to proactively manage injuries and claims. With this program, MPA has provided prompt, quality care for injured employees in order to facilitate a speedy recovery and early return-to-work results. With this type of program, many public entities have reduced workers' compensation costs by as much as 20 to 40 percent.

With increased productivity, MPA's claims staff is able to focus on delivering personalized service to injured employees. The result has been improved communications regarding new injuries and early identification of complex issues. In the end, MPA, its members, and their employees benefit from quality medical care, early return-to-work results, and overall satisfaction with the program.

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