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# Integrated Account Service Delivery Model

**Session 641**

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## Customers

Employers

Injured Workers

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## Goals

Employer Service Goals
- Proactive delivery of service
- Efficient service delivery methods
- Reduce total costs compared to total premium

Injured Worker Service Goals
- Efficient claims management and processing
- Effective utilization of resources

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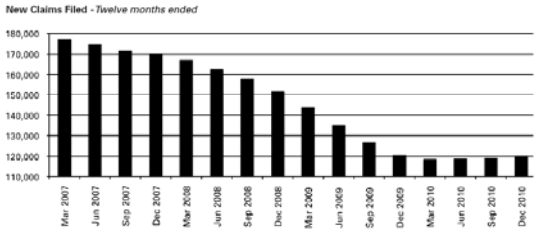
## New Claims Filed

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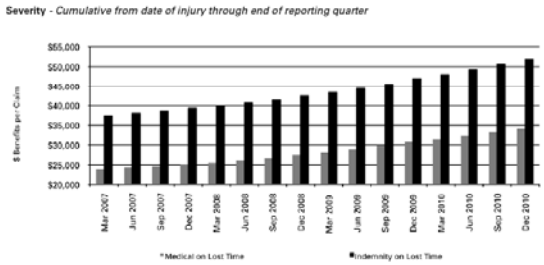
## Cost of Claims

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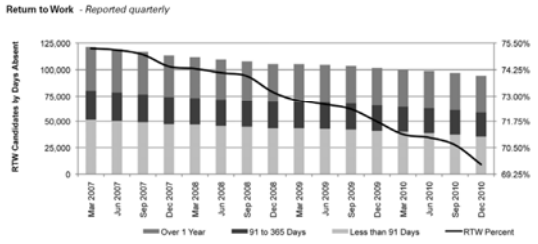
## Return to Work %



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## Opportunity/Background

- o Provide the right services to the right customer at the right time utilizing the most efficient service delivery method

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## New Employer Service Process

- o Loss ratio
  - Loss ratio = Total cost/Total premium
- o Employer compared to industry average
- o Employer outreach
- o Measurement

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## Injured Workers

Integrated Account Service Delivery Model – Claim Complexity

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## Project Scope

- o Develop and define claim complexity categories applicable to both BWC and MCOs.
- o Benchmark and develop programs, services and processes consistent with injury management best practices and strategies.
- o Determine and define roles of BWC and MCOs to maximize respective strengths.

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## Project Scope

- o Develop guidelines and performance expectations for the specific categories that are applicable to both BWC and MCOs.
- o Develop quality assurance performance measurements for BWC and MCOs related to defined roles.

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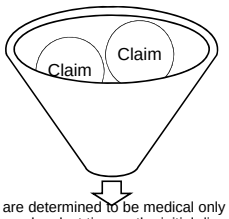
## Today's World

- o Claims can be filed with an MCO or BWC




Claims are determined to be medical only or lost time based on lost time or the initial diagnosis code.

Medical only | Lost time

## Tomorrow's World

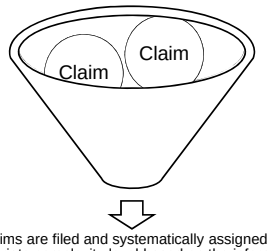
- Claims will continue to be filed with BWC or MCO
- Claim will be assigned a claim category 1 through 4 based on factors in the claim
- Claim will be assigned to BWC and MCO personnel who have the expertise to manage those types of claims

## What Information Is Used To Determine Category

- Diagnosis code
- Experience modifier
- Age
- Previous lost time claims
- Gender
- County
- Injured worker representative
- Filing lag

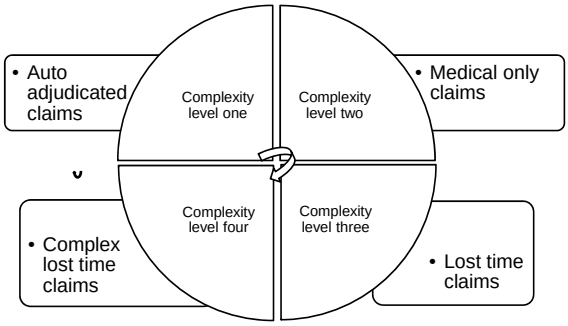
## Tomorrow's World

Claims continue to be filed with MCO or BWC

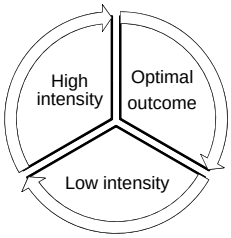



Claims are filed and systematically assigned to appropriate complexity level based on the information available.

## Four Complexity Levels Identified




## Intensity Tracks Identified Within Complexity Levels Three and Four




## Claim Complexity

Claim Scenarios

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## Claim Complexity

- o Factors
- o Complexity levels
- o Intensity tracks
- o Potential resources

**What does this mean for injured workers and employers?**

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## Benefits for Injured Worker and Employer

- o Assignment to appropriate person at beginning of claim
- o Reassignment to appropriate person if claim circumstances change
- o Proper monitoring based on claim circumstances
- o MCO nurse case manager if warranted

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**Ultimately, these projects will provide the right services to the right customer at the right time utilizing the most efficient service delivery method…**

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## BWC Programs

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ohiobwc.com.