

Integrated Account Service Delivery Model

Session 691

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Customers

Employers

Injured Workers

Goals

Employer Service Goals

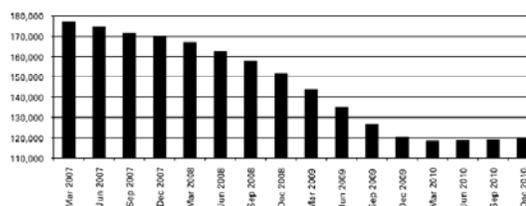
- Proactive delivery of service
- Efficient service delivery methods
- Reduce total costs compared to total premium

Injured Worker Service Goals

- Efficient claims management and processing
- Effective utilization of resources

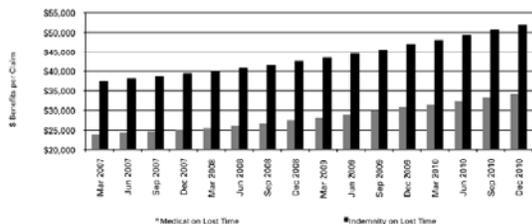
New Claims Filed

New Claims Filed - Twelve months ended



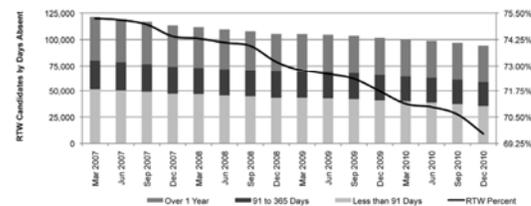
Cost of Claims

Severity - Cumulative from date of injury through end of reporting quarter



Return to Work %

Return to Work - Reported quarterly



Opportunity/Background

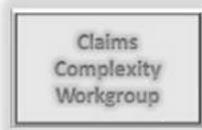
- o Provide the right services to the right customer at the right time utilizing the most efficient service delivery method

New Employer Service Process

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

Injured Workers

Integrated Account Service Delivery Model – Claim Complexity



Project Scope

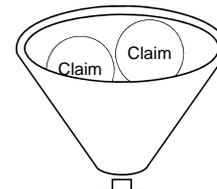
- o Develop and define claim complexity categories applicable to both BWC and MCOs.
- o Benchmark and develop programs, services and processes consistent with injury management best practices and strategies.
- o Determine and define roles of BWC and MCOs to maximize respective strengths.

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.

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

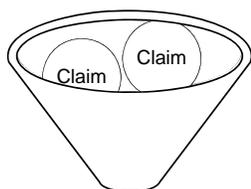
- o Claims will continue to be filed with BWC or MCO
- o Claim will be assigned a claim category 1 through 4 based on factors in the claim
- o Claim will be assigned to BWC and MCO personnel who have the expertise to manage those types of claims

What Information Is Used To Determine Category

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

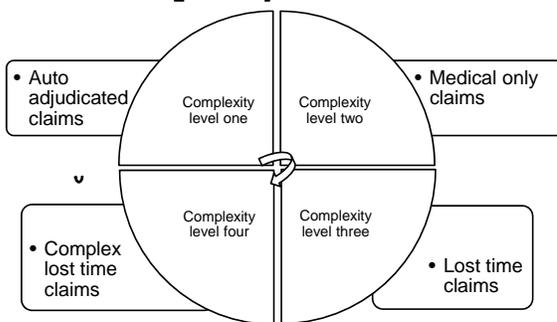
Tomorrow's World

Claims continue to be filed with MCO or BWC

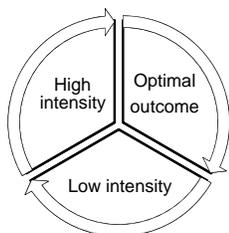


Claims are filed and systematically assigned to appropriate complexity level based on the information available.

Four Complexity Levels Identified



Intensity Tracks Identified Within Complexity Levels Three and Four



Claim Complexity

Claim Scenarios

Claim Complexity

- Factors
- Complexity levels
- Intensity tracks
- Potential resources

What does this mean for injured workers and employers?

Benefits for Injured Worker and Employer

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

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

BWC Programs

Looking to reduce costs and protect your work force?

Learn more about BWC's incentive programs and safety services by visiting us online at

ohiobwc.com.