



2019

MCO Report Card

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Welcome

Managed Care Organizations (MCOs) are vital in managing a worker's injury and the claims process. So choosing an MCO that meets your needs and ensures the best outcomes for you and your injured worker is an important decision. The Ohio Bureau of Workers' Compensation (BWC) created the MCO Report Card to make it easy to evaluate every MCOs' performance. It measures key elements that lead to medical management quality, safe return-to-work strategies and service timeliness. The 2019 Report Card, based on assessments between Jan. 1 and Dec. 31, 2018, is an objective information source to inform your decision.

MCOs begin working as soon as an injury occurs. They file the First Report of Injury form with BWC or work with employers and providers and advocate for filing it as quickly as possible. They also ensure the medical treatment an injured worker receives is timely, related to the claim, necessary to treat the work-related injuries and is cost-effective. MCOs also process medical bills and ensure they are accurate and paid on time.



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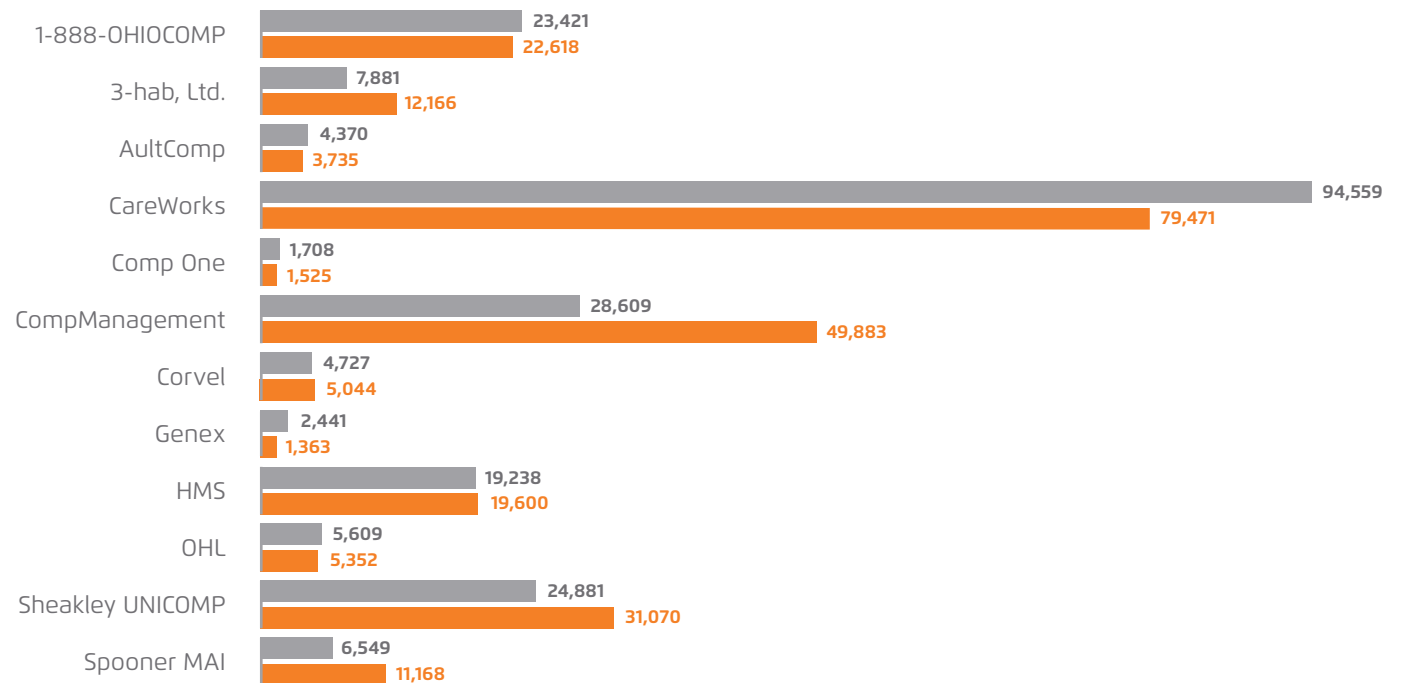
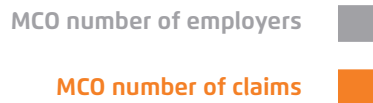
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Number of employers

This chart shows the number of employers assigned to the MCO as of Dec. 31, 2018, which is an indication of the size of the MCO's book of business.

Number of claims

This chart shows the number of active claims assigned to the MCO on Dec. 31, 2018, regardless of the date of injury.





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MCO book of business

BWC has identified 11 industries that represent most employers within Ohio. We group all other industries in category 12. This graph reflects the percentage of assigned employers from each industry category in an MCO's book of business. The industry groups are represented by the key below:

Industry number Industry type

- 01** Agriculture
- 02** Commercial
- 03** Construction
- 04** Extraction
- 05** High risk commercial/service
- 06** Manufacturing
- 07** Office work/miscellaneous
- 08** Service
- 09** Taxing districts
- 10** Transportation
- 11** Utility
- 12** Other

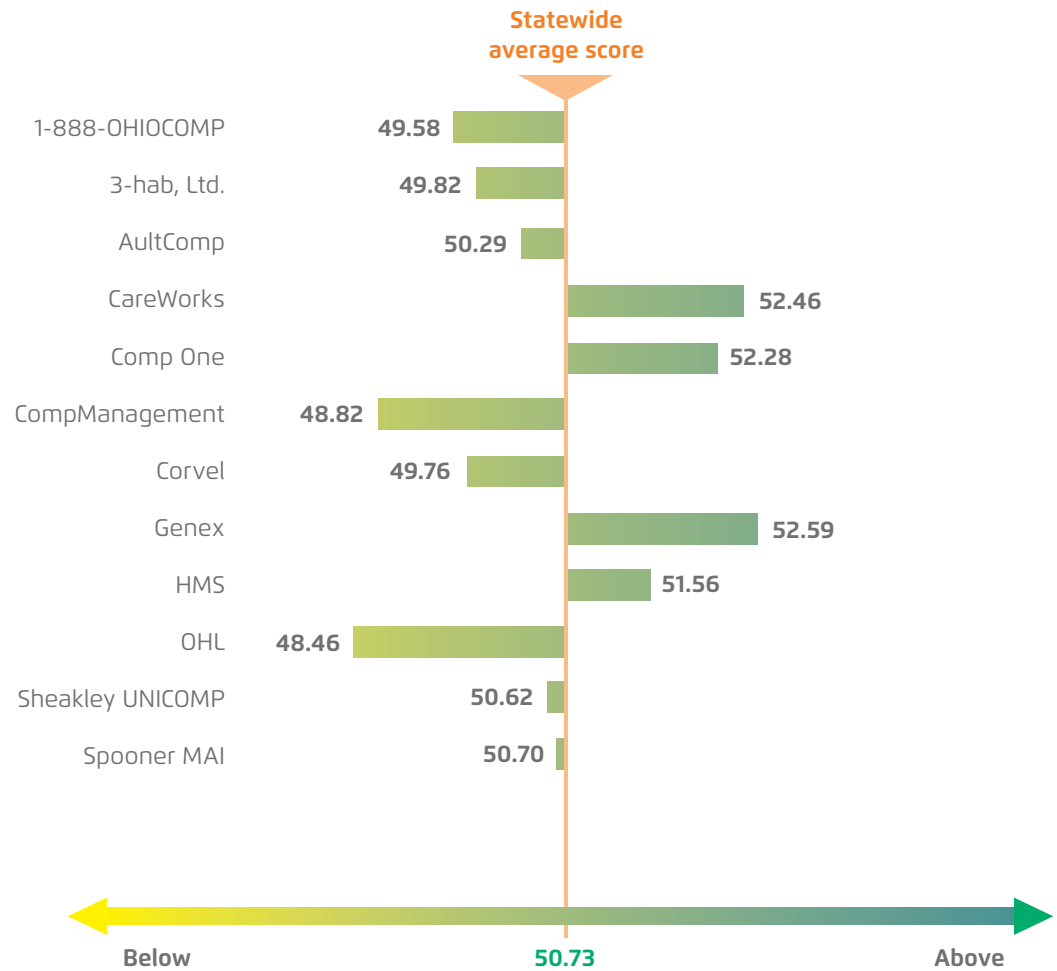
| Industry number | 01 | 02 | 03 | 04 | 05 | 06 | 07 | 08 | 09 | 10 | 11 | 12 |
|------------------|----|-----|-----|----|----|----|-----|-----|----|----|----|----|
| 1-888-OHIOCOMP | 2% | 11% | 17% | 0% | 1% | 5% | 21% | 37% | 1% | 3% | 0% | 1% |
| 3-hab, Ltd. | 2% | 10% | 19% | 0% | 1% | 6% | 22% | 34% | 1% | 3% | 0% | 1% |
| AultComp | 1% | 11% | 19% | 0% | 1% | 7% | 22% | 33% | 1% | 4% | 0% | 0% |
| CareWorks | 2% | 12% | 20% | 0% | 1% | 5% | 21% | 32% | 2% | 4% | 0% | 1% |
| Comp One | 1% | 12% | 18% | 0% | 1% | 4% | 24% | 35% | 1% | 4% | 0% | 1% |
| CompManagement | 8% | 12% | 14% | 1% | 1% | 6% | 18% | 33% | 4% | 3% | 0% | 1% |
| Corvel | 1% | 11% | 19% | 0% | 1% | 4% | 24% | 34% | 1% | 3% | 1% | 1% |
| Genex | 1% | 10% | 20% | 0% | 1% | 3% | 25% | 34% | 0% | 4% | 0% | 1% |
| HMS | 2% | 11% | 19% | 0% | 1% | 7% | 20% | 34% | 1% | 4% | 0% | 1% |
| OHL | 2% | 14% | 17% | 0% | 1% | 6% | 23% | 33% | 0% | 4% | 0% | 1% |
| Sheakley UNICOMP | 4% | 13% | 19% | 0% | 1% | 9% | 18% | 31% | 1% | 3% | 0% | 1% |
| Spooner MAI | 1% | 10% | 16% | 0% | 1% | 8% | 21% | 37% | 0% | 3% | 0% | 1% |



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Days absent

The days-absent metric – a score based on total days of work missed – measures the outcome of an MCO’s return-to-work services. It compares the MCO’s success of returning injured workers to the job against a statewide average score, which in 2018 BWC calculated to be 50.73. If an MCO’s score is higher than the benchmark, the MCO is outperforming the statewide average at returning injured workers to the workforce.



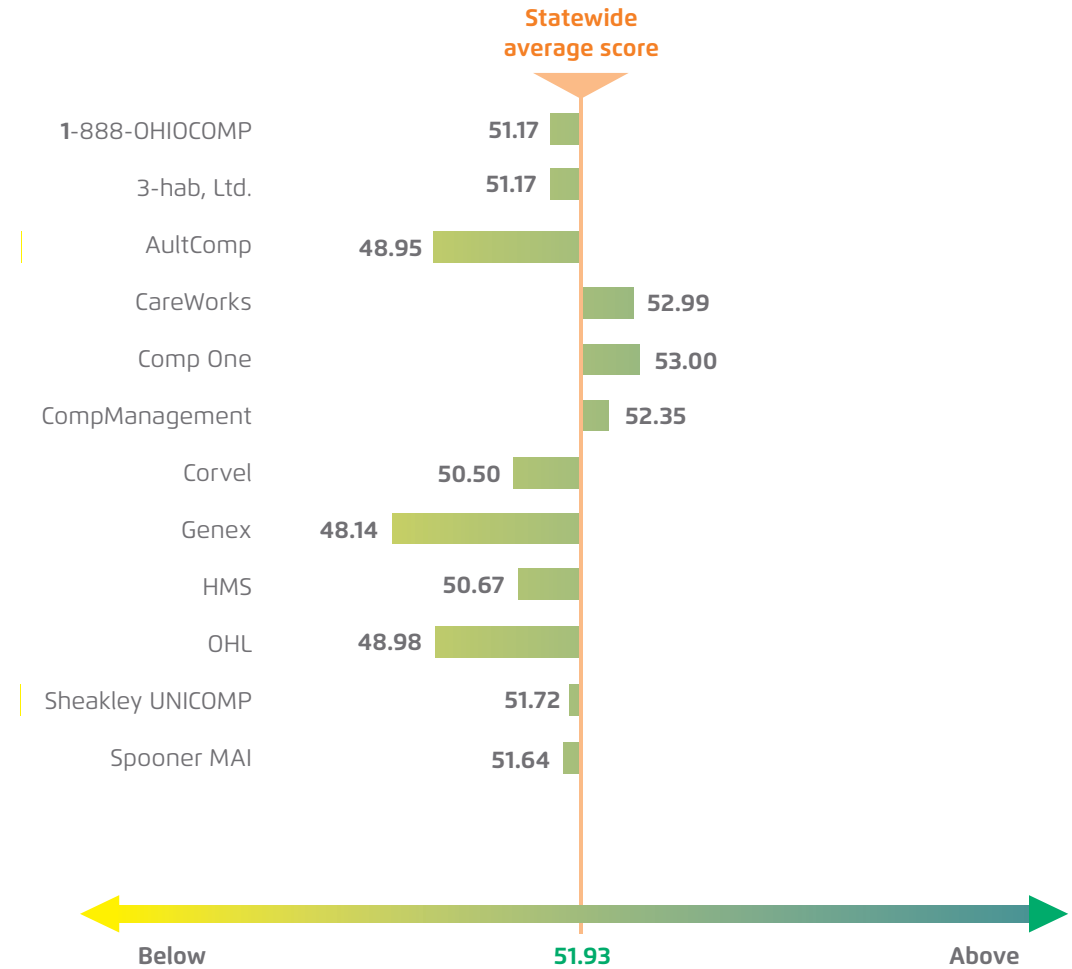


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Recent medical costs

When MCOs assess medical service requests and conduct utilization reviews (to determine if a treatment is medically necessary) during a claim, we measure their effectiveness and efficiency at managing those costs. In determining a score, BWC evaluates the total medical costs (after return to work) for an MCO's managed claims. The score is then compared to the statewide benchmark, which BWC calculated was 51.93 in 2018. MCOs that surpass the state benchmark are higher performers at managing medical services.



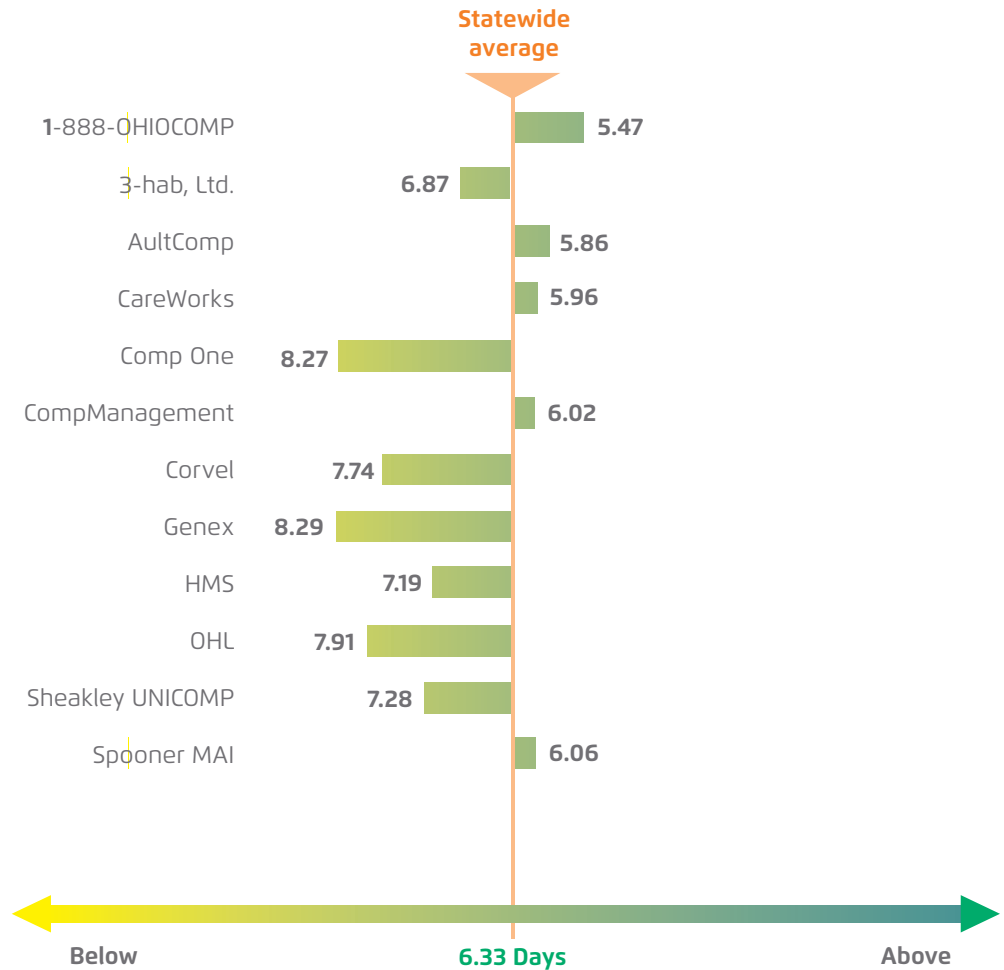


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FROI timing

This measure reflects how long it takes BWC to receive the First Report of Injury (FROI) notification. It starts from the date of injury to when the claim is filed with BWC. The sooner a claim is filed, the sooner an injured worker can receive medical treatment and benefits and the quicker he or she can safely return to work.

The goal for the state is 12 days. Currently, the statewide average is 6.33 days. The lower the number of days, the better the MCO is performing against the statewide average.





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FROI turnaround

First Report of Injury (FROI) turnaround measures an MCO's efficiency in submitting claims to BWC. MCOs must gather and validate the required information before submitting the claim to BWC. FROI turnaround is the average of the number of days between the date the MCO receives the FROI notice and the date they file the claim with BWC.

The goal for the state is 2.5 days. Currently, the statewide average is less than one day. The lower the number of days, the better the MCO is performing against the statewide average.



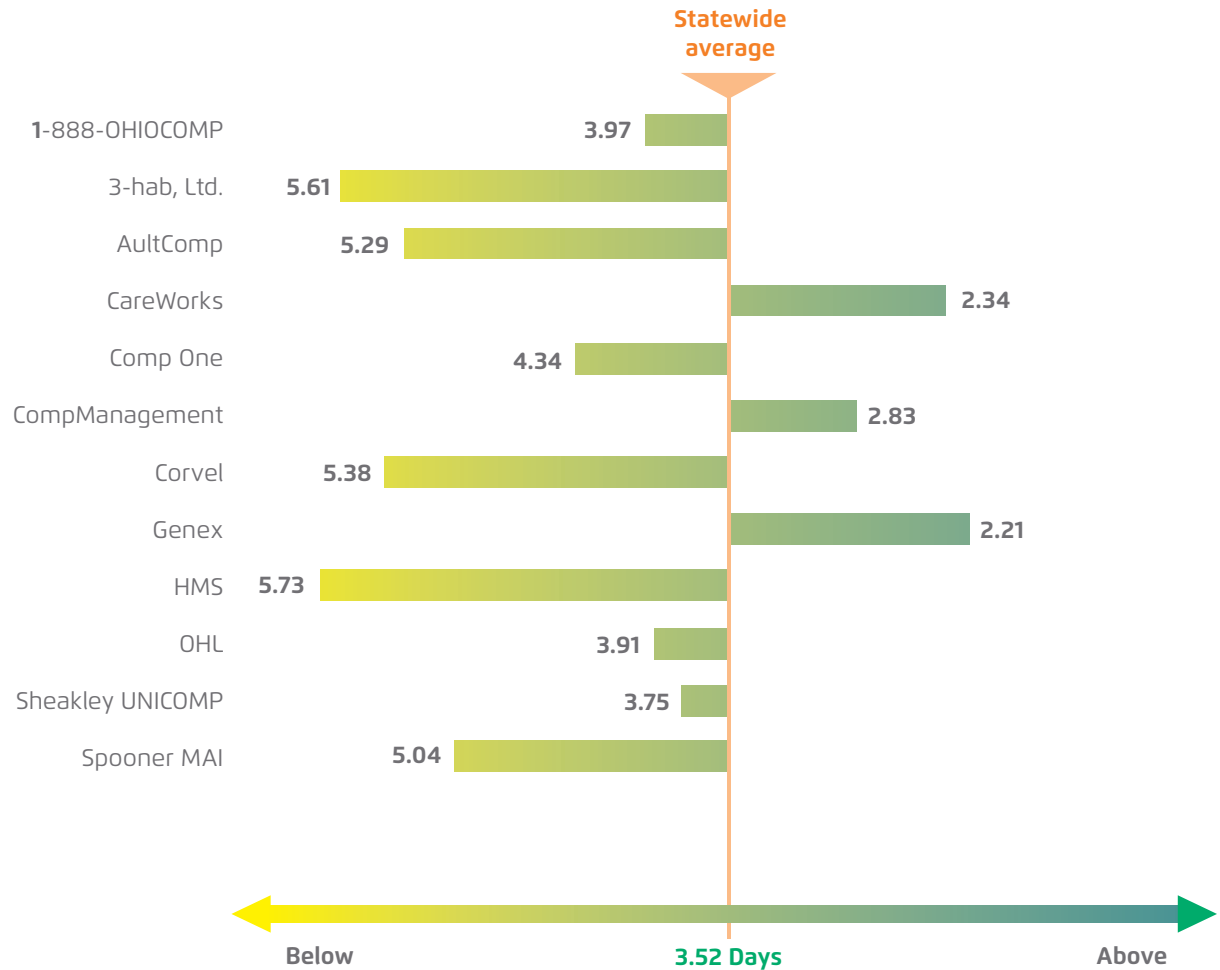


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Provider bill timing

When provider medical bills are paid efficiently and on time, injured workers have more positive outcomes and quality providers are encouraged to participate in the workers' compensation system. Bill timing measures the average number of days from when the MCO receives the bill or the bill becomes payable to the date the MCO submits the bill to BWC for processing.

The goal for the state is eight days. Currently, the statewide average is 3.52 days. The lower the number of days, the better the MCO is performing against the statewide average.



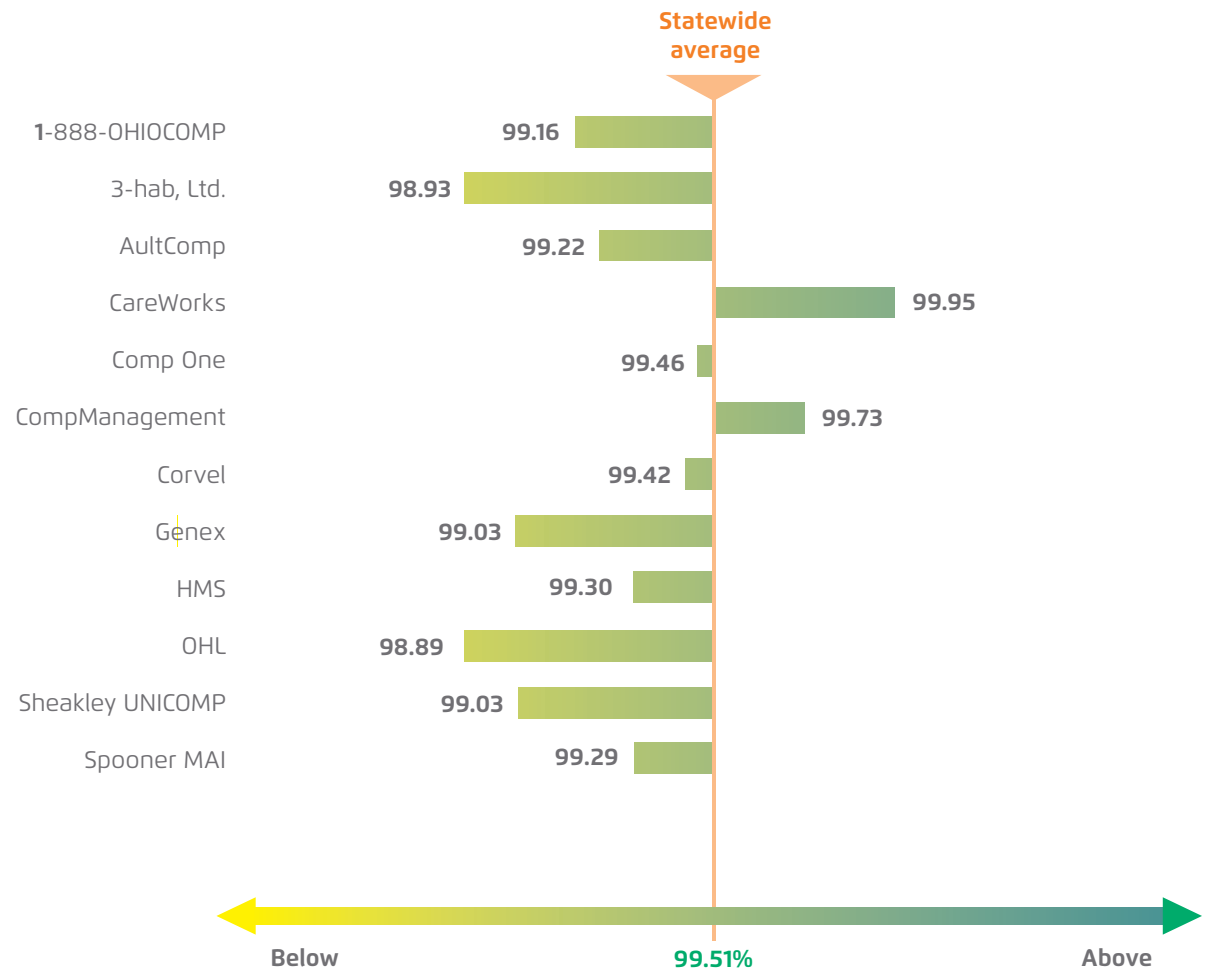


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Provider bill accuracy

Accurate medical billing reduces negative effects on injured workers, encourages quality providers to engage in the workers' compensation system and ensures payment is made only for those services that have been authorized. Provider bill accuracy measures the bills the MCO submitted that contained one of many specified errors divided by the total number of bills submitted during the measurement period.

The goal for the state is 98% error-free. Currently, the statewide average is 99.51%. The higher the percentage, the better the MCO is performing against the statewide average.





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MCO penalties

In some circumstances, BWC may impose a penalty against an MCO based on the MCO's failure to meet performance expectations or violations of contractual terms. BWC can impose three primary penalties:

Capacity – BWC prohibits the MCO from soliciting or accepting new employers until such time as the MCO's performance meets contractual requirements.

Setoff – A financial penalty BWC imposes based on the MCO's failure to meet performance expectations over a period or for violations of the MCO's contractual terms.

Withhold – A deduction from an MCO's payment to force the MCO to comply with a contractual term. The deduction may be returned once the MCO complies.

| | Capacity (In weeks) | Number of setoffs | Number of withholds |
|------------------|------------------------|----------------------|------------------------|
| 1-888-OHIOCOMP | 0 | 0 | 0 |
| 3-hab, Ltd. | 0 | 0 | 0 |
| AultComp | 0 | 0 | 0 |
| CareWorks | 0 | 0 | 0 |
| Comp One | 25 | 6 | 3 |
| CompManagement | 0 | 1 | 0 |
| Corvel | 6 | 1 | 0 |
| Genex | 14 | 4 | 0 |
| HMS | 0 | 0 | 0 |
| OHL | 32 | 8 | 0 |
| Sheakley UNICOMP | 1 | 0 | 0 |
| Spooner MAI | 0 | 1 | 0 |



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Employer satisfaction survey

BWC surveyed employers that had at least one lost-time claim and asked they rate their assigned MCO on a scale of 0 to 5 (with 5 being the best) in areas such as timeliness in responding to inquiries, helpfulness in reporting claims and submitting medical bills to BWC, offering return-to-work services and professionalism in handling claims.

The statewide average was 4.43 out of 5. The higher the score, the higher employers' satisfaction with the MCO.

