



# workers' compensation claims solutions



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For nearly 50 years, Sedgwick has been helping employers answer virtually every question there is about workers' compensation. Whether the questions are related to federal, state or local jurisdictional changes, we have the expertise to help employers navigate the complex world of claims.

Sedgwick's integrated approach to workers' compensation claims management brings together all of the jurisdictional, clinical, return to work and settlement expertise required for a successful program.

Our tailored managed care solutions smoothly integrate into new and existing claims programs. Skilled registered nurses, specializing in caring for occupational injuries, are on call 24 hours a day, 365 days a year.

Employers today are seeking quality care, centered on restoring an employee to their life and work. Sedgwick offers an integrated, outcomes-focused approach that includes identifying top-performing providers, coordinating the claims process, and using case management and healthcare specialists to help improve the employee's overall health and well-being. Focusing on taking care of the injured employee puts the claim on track to better outcomes, reduced litigation and lower costs.

## Meeting the needs of today's market

The workers' compensation marketplace today is complex, ever changing and often uncertain. Among the many challenges the industry faces is helping injured employees find appropriate positions upon recovery. Our clinical team and return to work specialists work closely to help injured employees get back to their lives and return to work as quickly and safely as possible. Another primary challenge is the overall rising cost in workers' compensation. While it is true that claims volume has decreased over the last few years, external factors such as medical and prescription drug costs, and the nature of injuries, continue to push employers' expenses upwards. To address

this market reality, Sedgwick is committed to ensuring that all claims are managed as efficiently as possible.

## Our workers' compensation services

Sedgwick's integrated approach to workers' compensation claims management helps customers meet these challenges. Our scope of integrated services makes us unique in the market; most third party administrators (TPAs) and insurers can't provide integrated workers' compensation, managed care, absence and disability services. We offer clients the convenience of a single source of service for every kind of absence, which often results in lower costs through greater efficiencies. Our integrated approach allows clients to focus on the bigger picture when it comes to absences, and our technology, expertise and capabilities set us apart. Clients can access one system to obtain all necessary information along the continuum of an employee absence, with integrated reporting on the employee and workforce levels to help measure trends, guide planning and improve productivity.

We provide the broadest range of workers' compensation services including:

- End-to-end claims management solutions
- Managed care
  - 24/7 clinical consultation
  - Telemedicine
  - TelePT
  - Utilization review
  - Telephonic case management



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- Behavioral health services
- Return to work services
- Complex pharmacy management
- Field case management
- Physician advisor/peer review
- Catastrophic care management
- National provider benchmarking
- Medical bill review
- Medical networks including outcomes, quality-based network, PPO, MCO, MPN and HCN
- Specialty networks including pharmacy benefit management, medical equipment and supplies, physical medicine and rehabilitation, high-end radiology and diagnostics, home health, rideshare and translation
- Intake and customer service
- Loss prevention
- Medicare and Medicaid compliance
- OSHA compliance
- Risk modeling
- Special investigation unit
- Subrogation and recovery

### Focusing on the outcome

In the quest to control costs and improve outcomes, employers today are exploring a number of options, including unbundling claims and using separate vendors – one for claims processing, one for managed care, etc. We understand the flexibility some customers require and we support those who select to unbundle. In fact, we work with more external vendors than any other company in the industry. However, we firmly believe that the more integrated the services, the better the outcome.

Whether bundled or unbundled, we know that there is ultimately one single claim to manage and those components can't be viewed as separate or competing elements. They require a singular focus on the ultimate goal – ensuring the best possible outcome for the injured employee at the lowest cost. We bring the level of collaboration necessary to best coordinate all elements of the claim, bringing our customers:

- Depth and breadth of our industry knowledge
- Unparalleled access to the industry's top resources
- Flexible program design to include the right level of resources by program
- Exceptional clinical resources, including medical directors and other clinicians, who collaborate with the team through every facet of claims resolution
- Complete team coordination and integration on every claim
- Execution of strategies we learn from our industry and jurisdictional experience
- Advanced technology and operational systems that support an efficient process

### Doing the right thing

Our key objectives include making sure injured employees obtain the best medical care and have an optimal experience throughout the claims process. We accomplish this by concentrating on doing the right thing for the employee in everything we do. We always have to stay mindful that something unfortunate has happened to them that can cause real uncertainty. Therefore, we must approach injured employees in a compassionate way to earn their trust and show them that we are here to help. Doing the right thing in each case includes making sure they have access to quality medical providers for their injury, setting expectations, answering their questions, explaining the roles and responsibilities of the team, being responsive and making key decisions as quickly as possible.



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There is a temptation in workers' compensation to view employers within the same industry as identical – or at least similar in needs...we know they are not. We carefully analyze our customers' individual data creating account teams based on their unique needs. If they have challenges such as aged pending claims, high medical costs, catastrophic cases or possible fraud, we have specialized teams that can provide the expertise needed.

### Beginning with the end in mind

In today's market, business requires more than simple claims management. There is a demand to go beyond the basics, to provide a consultative approach on strategies that will ensure compliance while improving efficiencies, outcomes and overall results. We believe that kind of relationship begins with asking the right questions at the time a loss occurs. This includes a look at psychosocial factors, which may inhibit a prompt return to work, so that the appropriate resources can be applied to the claim when we receive it. Throughout the life of the claim, we look at ways we can provide an effective return to work and ensure jurisdictional compliance. We view every step of the claim process as a critical event where we can work toward achieving the best possible outcome.

### The technology to drive solutions

Our viaOne suite of tools provides customers and their employees with 24/7 access to real-time claims information. Through a secure website, clients have the ability to easily generate powerful loss triangles to aid in program actuarial analysis, track and analyze their claims and absence information, create customized home pages with graphical dashboards and key metrics, configure a custom screen, run standard or customized ad hoc reports based on user-defined parameters, set their own system alerts and more.

Our self-service option, mySedgwick, provides clients and their employees quick, easy access to claims information. Clients can see which employees are off work at any time and it offers limited access to a broader group of users

based on their roles. Intake capabilities are available in mySedgwick for workers' compensation, disability, leave, property, and general and auto liability claims. Employees can view claim and payment status, update return to work dates, securely interact with their claims professional, opt in to receive push technology communications, report new claims or intermittent absences, sign up for direct deposit, search for a medical provider specializing in occupational injuries in select states, securely upload claim or medical documents, information or images, view and complete medical authorization and medical history release forms, and much more.

mySedgwick offers responsive design, which adapts to any device and offers full functionality on personal computers, tablets or smartphones.

### Focusing on the future

Sedgwick's workers' compensation practice provides the expertise, services and commitment today's employers demand. We are at the forefront of incorporating and utilizing the latest innovations that can help to improve the claims management process. We are also leading the way in meeting the challenges of a workplace that must adjust to changes such as new approaches to pain management and ever-changing legislation. Sedgwick stands ready to help employers navigate the complexities of the workers' compensation claims process.

**Contact us today to learn more about our workers' compensation claims solutions.**

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