

AHA Workers' Compensation Self-Insured Trust

Medcor's Value to the AHAWCSIT

We thought it would interest our members to see how Medcor addresses and completes your claim questions and challenges.

Here is a look at the Trust's action on our member's behalf since inception of our Telephone Triage service in 2004. Dates (1/1/2004 – 12/31/2012).

AHAWCSIT began using Medcor's telephone triage service in 2004.

An analysis for the period beginning January 1, 2004 and ending December 31, 2012 shows 6, 236 initial calls to Medcor:

- ⇒ 3,743 (60%) were referred and
- ⇒ 2,493 (40%) were triaged without referral.

File Handler analysis of AHAWCSIT Medical Only claims documented:

- ⇒ 3,448 Medical Only – 1* (MO1) and Medical Only – 2* (MO2) claims incurred an average cost of \$436. (* definition: Medical Only – 1 is a claim designation to identify an uncomplicated claim that is typically closed with one to three medical office visits and Medical Only – 2 is a more involved type of claim with soft tissue and/or anatomical joint strain or sprain complaints; there are no lost work days with either designation).

The benefits of Medcor 24/7 Injury Report and Management Services:

- ⇒ How Employees Benefit:
 - ◆ Rapid and convenient response to their complaint/incident.
 - ◇ Shows the company cares about them and is concerned they get proper medical advice.
 - ◇ Early intervention yields better outcomes.
 - ◆ More confidence in the decisions coming from a medical professional rather than a non-medically qualified supervisor.
 - ◇ Better compliance with medical instructions.
 - ◇ Better compliance with administrative procedures (we do the paperwork).
- ⇒ How Managers/Supervisors Benefit:
 - ◆ Medcor provides assistance with a difficult situation.
 - ◇ Medical decision-making is not a core competency for most supervisors – Medcor provides the expertise to help them make sound decisions.

AHAWCSIT

news & notes

24/7 INJURY TRIAGE

Appropriate Treatment and Referrals

When an employee becomes ill or injured at work, a decision needs to be made about what should happen next. Should the employee go to the emergency room? Or should the employee "wait and see" if the pain goes away?

With Medcor On-Line, injured employees can speak over the phone with a specially-trained nurse at the time of injury. Using Medcor's proprietary software, a triage nurse will assess the injury's severity and make recommendations for the best course of action. This service is provided 24 hours a day, seven days a week.

Costly emergency room visits and unnecessary clinic visits are avoided using this service while needed treatments are obtained sooner because the nurse recommends the level of care that is most appropriate to meet the injured employee's needs. When offsite care is needed, Medcor makes appropriate referral recommendations to preferred providers. The results are reductions in claims, costs and litigation. All calls are recorded to ensure quality care and deter fraud. Language translation is always available.

AHA Workers' Compensation

AHA Workers' Compensation Self-Insured Trust Program is administered by Risk Management Resources (RMR), a division of BancorpSouth Insurance Services, Inc. www.bxsi.com

In March 2003 the AHA Workers' Compensation Self-Insured Trust was established. The program provides workers' compensation coverage to AHA members.

Risk Management Resources, the administrator for the program, assists members in the areas of claims management, safety and loss control.

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- ◇ Supervisors are often unfamiliar with the paperwork and procedures for documenting workplace injuries – Medcor does it for them.
- ◇ Injuries are potentially emotional and volatile situations and Medcor provides calming, professional, third-party objectivity.
- ◇ Medcor provides a comfortable route for supervisors to relay information and suspicions regarding fraud and mitigating circumstances.

⇒ How AHA Benefits:

- ◆ Direct cost savings by reducing off-site visits and directing off-site visits to healthcare providers that share your company's return-to-work philosophy.
- ◆ Indirect cost savings from improved productivity and morale.
- ◆ Better case management through faster, more complete and consistent reporting of incidents. Documentation of the injury is available within 60 minutes of the call.
- ◆ Reduced litigation:
 - ◇ Fewer incidents that turn into claims.
 - ◇ Claims are better managed due to better documentation.
 - ◇ Employees have more confidence in the decision making process.
 - ◇ Information is collected to defend cases with.
 - ◇ Digital recording of all calls that can be of assistance in identifying and declining fraudulent claims.

Statistical information for this article was provided by Ray Robinson, Loss Control Consultant, Risk Management Resources, Little Rock.

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