

**The 2019 Workers' Compensation
Benchmarking Study:
Comparing Claims Leader
& Frontline Staff Perspectives
The Top 10 Findings**

Sponsor:



Webinar Start Time: 1:00pm EST

**There currently is no audio but please be sure to have the
volume turned up on your computer to hear the audio
once the presentation begins.**

A FEW THINGS TO KNOW

- Volume: Be sure to have the volume turned up on your computer to hear the audio for this webinar.
- Questions: To ask a question about the content of the presentation, use the Q&A panel located at the bottom of your screen. We'll be leaving time at the end of the presentation to answer them.
- Problems: If you encounter a problem during today's webinar, please send us a message in the Q&A panel at the bottom of your screen.
- Presentation and Recording: A copy of the slides and a recording of today's webinar will be posted at www.riskandinsurance.com. We will email links to all attendees.
- A copy of the slides will be posted on the Risk & Insurance® website.

THANK YOU TO OUR SPONSOR



RISK & INSURANCE

Sponsor:  **RISING**®

SPONSOR: Rising Medical Solutions

- Rising Medical Solutions (Rising) is a national medical cost containment and care management firm.
- Rising serves payers of medical claims in the workers' compensation, auto, liability and group health markets.
- Rising directs and publishes the annual Workers' Compensation Benchmarking Study that focuses on the complex factors impacting claims management today.
- Visit www.risingms.com to learn more about Rising's portfolio of products and services.

PRESENTERS



Denise Zoe Algire
Study Principal Researcher & Director of
Risk Initiatives & National Medical Director |
Albertsons Companies



Linda Butler
Study Advisory Council Member &
Director, Claims Management |
Walt Disney World Resort



Tom Stark
Study Advisory Council Member &
Vice President, Underwriting |
Zenith Insurance Company



Todd Brown
Study Publisher Executive &
Director of Account Management |
Rising Medical Solutions

Moderator:

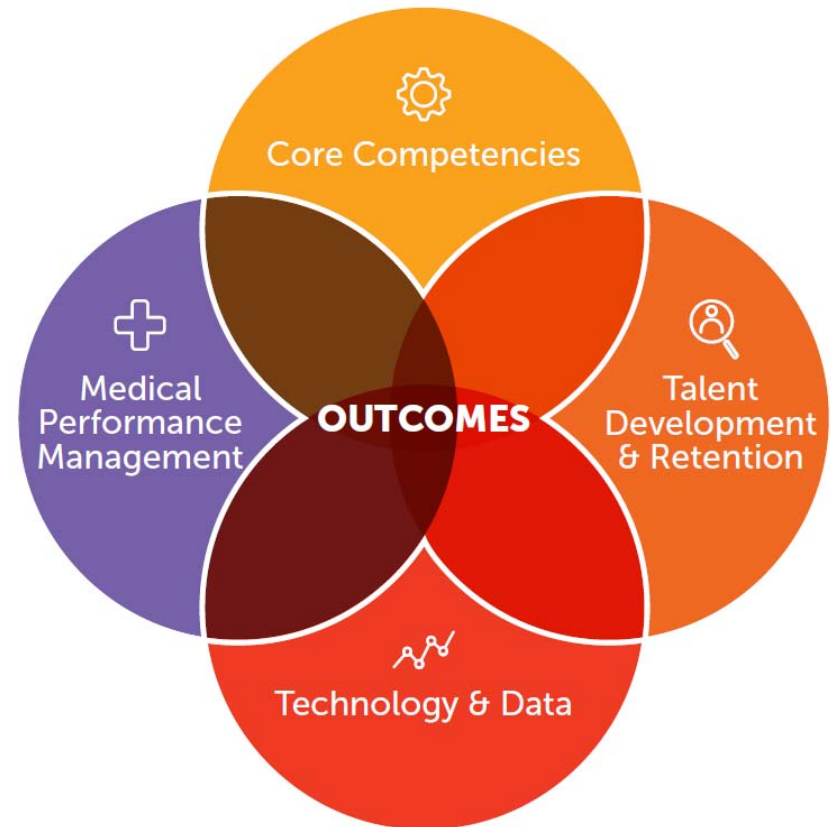


Dan Reynolds
Editor-in-Chief
Risk & Insurance®

2019 STUDY METHODOLOGY

- Surveyed frontline claims staff for first time ever – (e.g. claims adjusters, nurses who manage claims)
- Secured 1,282 valid survey responses
- Compares / contrasts frontline staff perspectives to the views of 1,800+ past claims execs
- Identifies operational alignment & gaps in thinking to highlight opportunities to advance entire industry

4 Major Drivers of Claims Outcomes



**VALUE OF LEADERSHIP &
FRONTLINE ALIGNMENT**

FINDING # 1: Claims Leaders & Frontline Staff are Focused on Same Top 3 Competencies

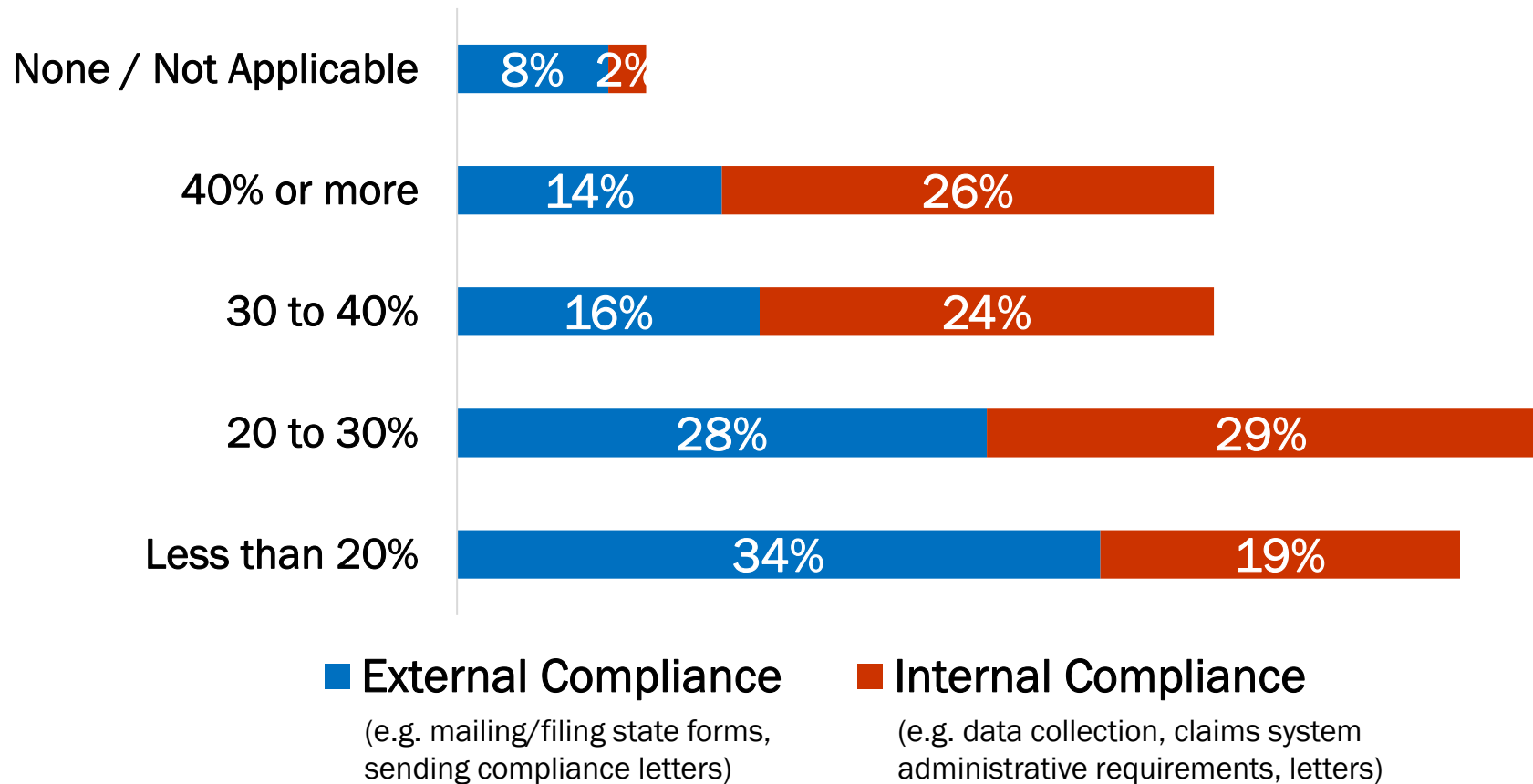
Core Competencies Ranked Most Critical to Claims Outcomes

Claims Leaders Rankings	
Medical Management	1
Disability / RTW Management	2
Compensability Investigations	3
Claim Resolution / Settlement Strategy	4
Case Reserving	5
Litigation Management	6
Oversight Governance / Compliance	7
Bill Review	8
Fraud & Abuse Detection	9
Vocational Rehabilitation	10

Frontline Staff Rankings	
Compensability Investigations	1
Disability / RTW Management	2
Medical Management	3
Claim Resolution / Settlement Strategy	4
Case Reserving	5
Oversight Governance / Compliance	6
Litigation Management	7
Fraud & Abuse Detection	8
Bill Review	9
Vocational Rehabilitation	10

FINDING # 2: Considerable Time Spent on Compliance & Administrative Activities May Limit Strategic, Frontline Focus

Percentage of Time Spent on External & Internal Compliance Activities



FINDING # 3: Differing Views on Impact of Metrics Based on Years of Frontline Experience

Impact Rating of Organization's Metrics on Claims Performance / Outcomes
(Segmented by Years of Experience in Work Comp Claims Adjusting)

Answer	< 1 Year	1 - 5 Years	5 - 10 Years	10 - 15 Years	15 - 20 Years	> 20 Years
Greatly impacts	39%	36%	17%	27%	21%	23%
Somewhat impacts	54%	56%	64%	54%	62%	54%
No impact	7%	8%	19%	19%	17%	23%

**ADVOCACY,
MORE THAN AN ASPIRATION**

Definition – Advocacy-Based Claims Models

An employee-centric customer service claims model that focuses on employee engagement during the injury recovery process, removes adversarial obstacles, makes access to benefits simple, builds trust, and holds organizations accountable to metrics that go beyond cost containment.

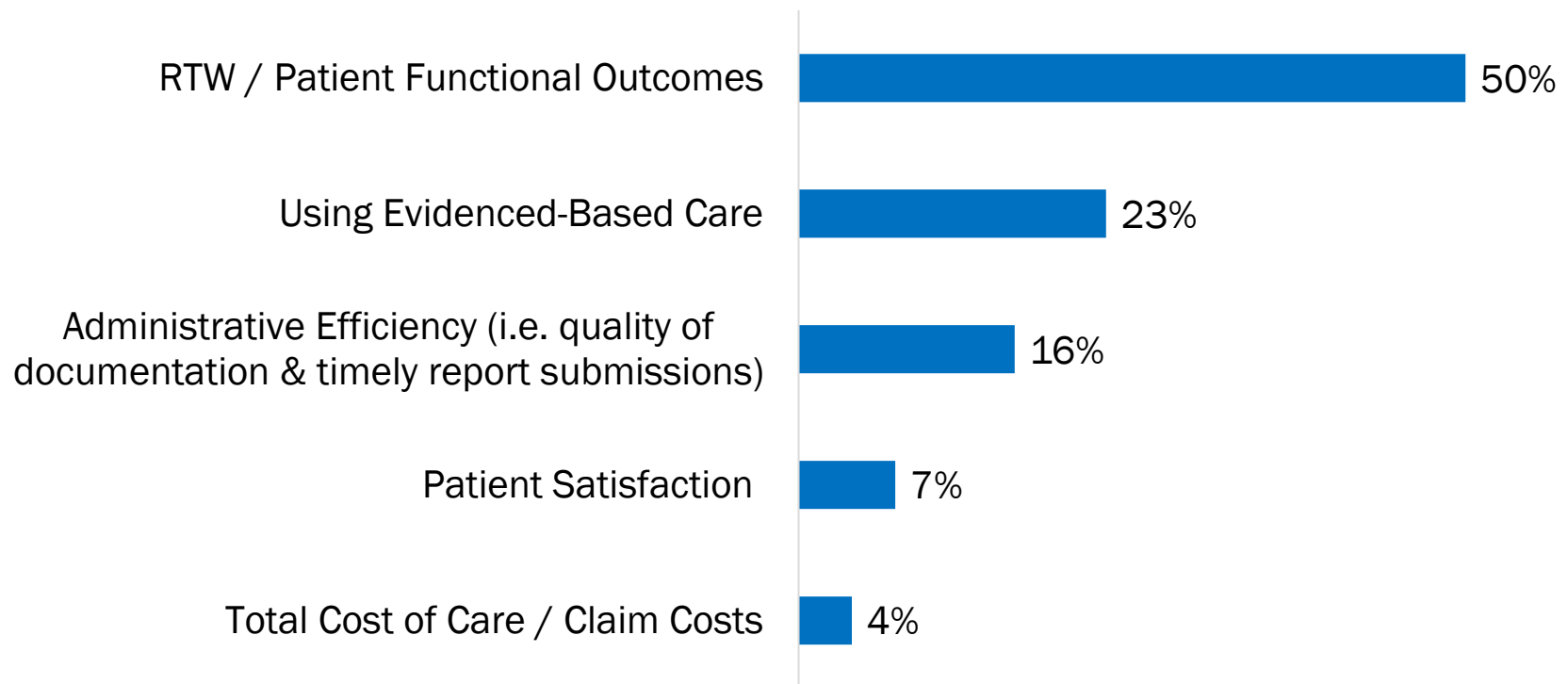
FINDING # 4: Frontline Staff are Putting the Injured Worker First

Ranking of Most Important Claim Outcomes

	Claims Leaders	Frontline Staff	Mean
Return-to-Work (RTW) achieved by anticipated outcome/benchmark	2	1	2.23
Employee return to the same or better pre-injury functional capabilities	1	2	2.26
Maximum Medical Improvement achieved by anticipated outcome	4	3	3.00
Claims closure/resolution achieved by anticipated outcome	3	4	3.12
Lack of litigation	5	5	4.39

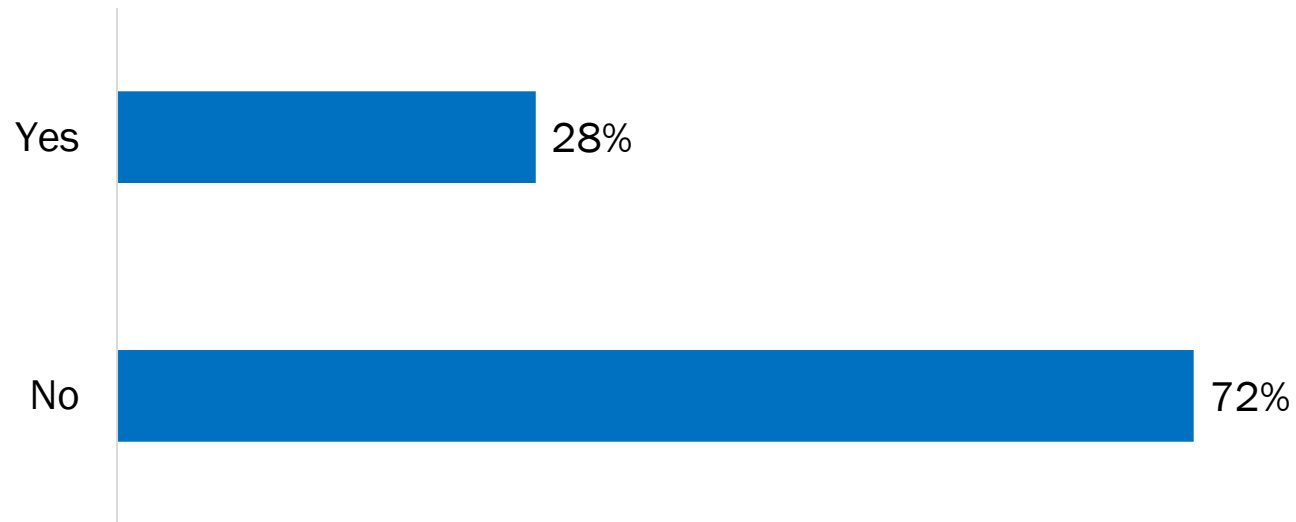
FINDING # 5: Frontline Staff are Putting the Injured Worker First (cont.)

Most Important Measure of Medical Provider Quality



FINDING # 6: Advocacy – What’s the Missing Link?

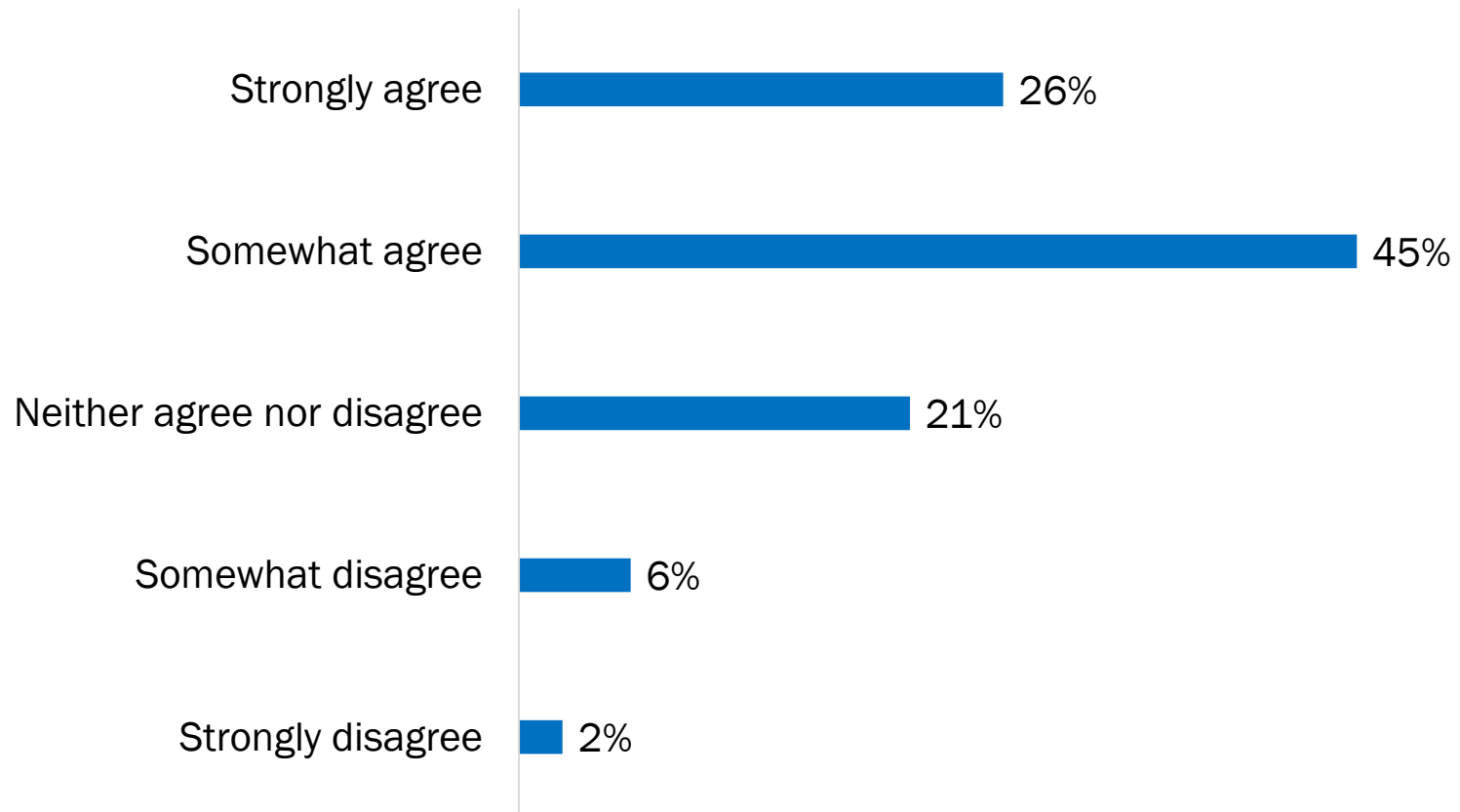
Frontline Staff’s Knowledge of Advocacy Based Claims Models



**TALENT CRISIS:
COMPELLING THE INDUSTRY TO DO THINGS
WE NEED TO DO ANYWAY**

FINDING # 7: Frontline Staff's Assessment of Job Meaningfulness

Overall, do you find your job meaningful?



FINDING # 8: Benefits Frontline Staff Value Most

Of the following benefits, which are most important to you and/or could influence your employment decision with current or future employers?

Answer	Ranking
Work from home option	1
Bonus/profit sharing	2
Four-day work week or other alternative scheduling arrangement	3
Flextime for exercise during the workday	4
Recognition/rewards for industry designations (i.e., AIC, CPCU, CRM)	5
Professional membership dues and/or conference fee reimbursement	6
Wellness programs	7
Tuition reimbursement	8
Gym memberships	9
Time to participate in community outreach programs	10

FINDING # 9: Training Investment for Frontline Staff

Percentage of Staff That Need More Training

75%
need empathy
training

42%
need
jurisdictional-
specific training,
with younger
staff indicating a
greater need

30%
on average, need training in
Medical Management areas:

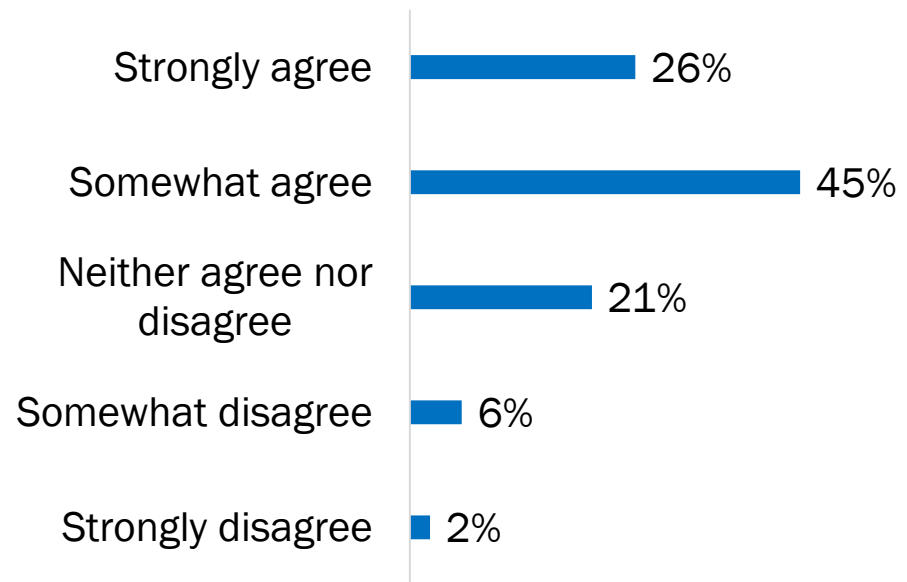
- Understanding psychosocial risk factors & mental health issues (greatest training need)
- Interpreting diagnostic tests/reports
- Identifying comorbidities
- Evaluating medical treatment

FINDING # 10: Claims Technology, Not All the Way There

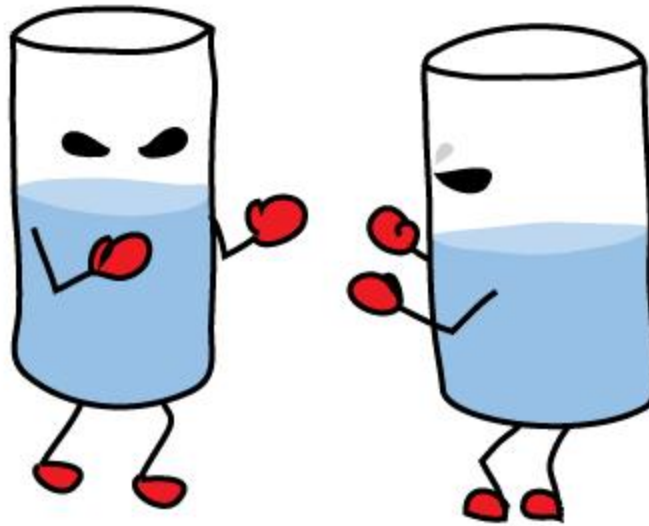
35% of frontline staff indicate they do not use data analytics to manage claims

34% indicate they need tools to better communicate w/ injured workers & other claims stakeholders (i.e. mobile apps, text messaging options)

Overall has claims technology improved your ability to do your job?



Focusing on the Positive



HALF-FULL
☆☆☆ vs ☆☆☆
HALF-EMPTY

KEY TAKEAWAYS – Todd Brown

- Importance of continuing to include frontline staff in the Workers' Compensation Benchmarking study research
- Importance of drawing new talent to claims, and the use of technology and job flexibility as recruitment/retention tools
- Importance of the continued focus on claims advocacy

KEY TAKEAWAYS – Linda Butler

- Focus on the development and growth of frontline staff
- The Workers' Compensation Benchmarking Study is a great resource

KEY TAKEAWAYS – Tom Stark

- Of the nearly 1,300 qualified responses, 80% reported their roles as “meaningful,” and they have a deep interest in more and improved training and development. Our frontline people are very engaged and interested in self-improvement. This is outstanding news!
- Advocacy results need to be explored in greater depth to understand the disconnect between senior leaders and frontline workers. Injured Worker Advocacy has “game-change” potential by improving the work lives of claim professionals and the customer experiences of injured workers. Let’s continue to pursue this!

KEY TAKEAWAYS – Denise Zoe Algire

- **Leverage claims professionals more effectively in high-level tasks and strategic claims responsibilities.** Consider administrative tasks and regulatory compliance activities that can be automated, or completed by claims support staff.
- **Review the study results against internal practices.** Consider what frontline claims professionals say are the most important benefits: flexibility in work arrangements (remote work option and flexible schedules) as well as bonus/profit sharing.
- **Examine internal advocacy practices.** Advocacy is not a one-and-done training session. Consider the following:
 - How have you communicated the value of advocacy to frontline claims staff?
 - The value of their work?
 - Is there ongoing training and awareness?
 - Are claims professionals included in designing – facilitating ongoing training and awareness?
 - How are frontline claims professionals measured against what we say is important?

QUESTIONS



SPONSOR: Rising Medical Solutions

- Rising Medical Solutions (Rising) is a national medical cost containment and care management firm.
- Rising serves payers of medical claims in the workers' compensation, auto, liability and group health markets.
- Rising directs and publishes the annual Workers' Compensation Benchmarking Study that focuses on the complex factors impacting claims management today.
- Visit www.risingms.com to learn more about Rising's portfolio of products and services.