

# Workers' Comp Benchmarking Study – The View from the Front Lines of Claims Management

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- 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 during the event, you may use the Q&A panel widget located on 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 Chat panel located on your screen.
- Presentation and Recording: A copy of the slides and a recording of today's webinar will be posted at [www.riskandinsurance.com](http://www.riskandinsurance.com). We will email links to all attendees.
- Workers' Compensation Benchmarking Study Report: A complimentary copy will be emailed to attendees when it is published later this fall.

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- Rising Medical Solutions (Rising) is a national medical cost containment and care management firm.
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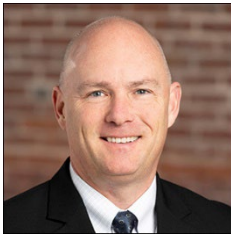
# PRESENTERS



**Denise Zoe Algire**  
Director of Health, Albertsons Companies



**Marcos Iglesias, MD**  
VP, Chief Medical Director, Travelers



**Matt Harmon**  
Senior Vice President of Claims, MEMIC



**Todd Brown**  
Vice President, Client Services, Rising  
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## Moderator:



**Dan Reynolds**  
Editor-in-Chief  
Risk & Insurance®



# WORKERS' COMPENSATION BENCHMARKING STUDY

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## CLAIMS MANAGEMENT OPERATIONAL STUDY

- Industry's **largest annual survey** of claims leaders & frontline staff
- **Latest study** surveyed frontline staff for the second time in study history & first time since COVID
- Secured **1300+ frontline talent responses** across 40+ data points
- **Quantifies** the experience/motivations of frontline staff in the post-pandemic work environment
- **Compares** frontline perspectives to the views of past claims exec participants
- **Identifies** operational alignment & gaps to highlight opportunities to advance the entire industry
- Report will be published in the **Fall 2024**

# FRONTLINE TALENT CASELOADS

## # of Cases

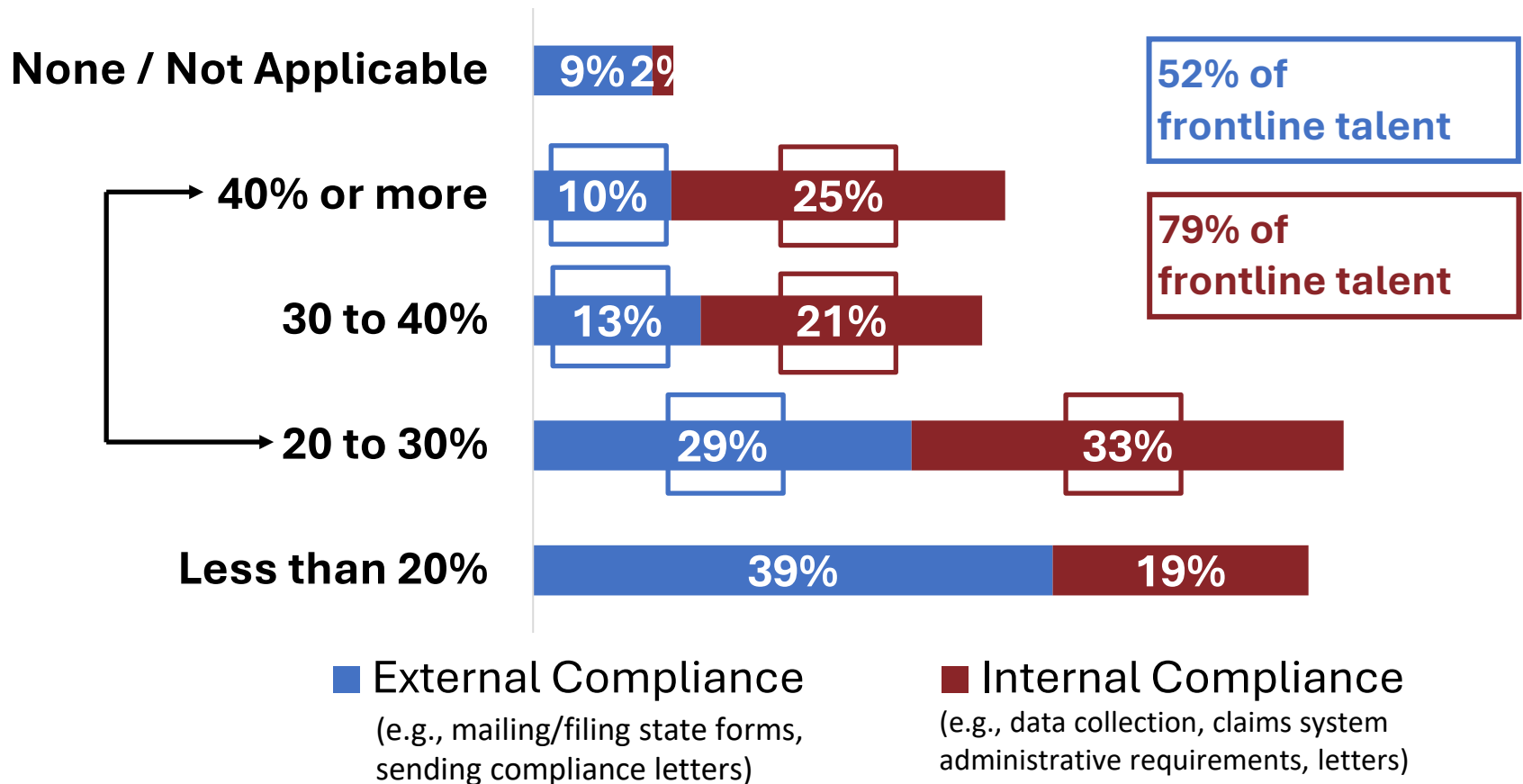
< 80	26%
80 to 100	12%
101 to 125	15%
126 to 150	19%
151 to 175	12%
176 to 200	5%
> 200	11%

## Segmented by Claims Caseload Mix

	Indemnity / Lost Time Claims	Medical Only Claims
< 80	24%	36%
80 to 100	13%	9%
101 to 125	16%	10%
126 to 150	21%	6%
151 to 175	13%	3%
176 to 200	5%	7%
> 200	8%	29%

# CONSIDERABLE TIME SPENT ON COMPLIANCE & ADMIN TASKS: May Impact Frontline Views on How AI & Tech Can Best Help Them

## Percentage of Time Spent on External & Internal Compliance Activities



# CONSIDERABLE TIME SPENT ON COMPLIANCE & ADMIN TASKS: May Impact Frontline Views on How AI & Tech Can Best Help Them

**What technology, artificial intelligence (AI), or analytics solution would be most helpful to you in managing claims?**

<b>Automation of administrative tasks such as form filing or other regulatory requirements</b>	<b>35%</b>
Automation of claims tasks such as indemnity payments or bill pay	17%
Prescriptive analytics to help me determine what intervention or activities will achieve the best claim outcome	17%
Analytics with alerts that proactively predicts or identifies when medical treatment is expected to or exceeds evidenced based medicine treatment guidelines or benchmarks	14%
Analytics with alerts that proactively predicts or identifies when the length of disability is expected to or exceeds benchmarks	7%
Analytics with alerts that proactively predicts or identifies psychosocial risk factors	3%
Analytics with alerts that proactively predicts claim litigation risk	2%
Other	5%



# CONSIDERABLE TIME SPENT ON COMPLIANCE & ADMIN TASKS: May Impact Frontline Views on How AI & Tech Can Best Help Them

**How effective are the following systems / tools in managing claims within best practices?**

	<b>Very Effective</b>	<b>Somewhat Effective</b>	<b>Not Effective</b>
Push technology for example information automatically sent to injured workers or key stakeholders	47.04%	50.35%	2.61%
Claim System Workflow Automation	42.62%	54.77%	2.62%
Prescriptive analytics used to determine the best solutions or activities to achieve desired outcomes	32.92%	58.72%	8.35%
Auto adjudication	31.08%	63.75%	5.18%
<b>Predictive modeling for example statistical model of future probability of claim development</b>	<b>26.53%</b>	<b>60.56%</b>	<b>12.92%</b>

# DIFFERING PERSPECTIVES ON REMOTE WORK

How has remote work from home impacted the claims operation productivity, morale, and team dynamics?

	No Impact		Improved / Positive Impact		Decreased / Negative Impact	
	2022	2023	2022	2023	2022	2023
Impact on Productivity	50%	28%	37%	69%	13%	3%
Impact on Morale	23%	26%	66%	68%	11%	6%
Impact on Team Dynamics	44%	46%	16%	40%	40%	14%

 claims leader survey

 frontline talent survey

# IMPORTANCE OF REMOTE WORK TO FRONTLINE TALENT

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

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

What is the primary reason you would leave your job?

Salary / benefits	29%
<b>Lack of flexibility / work from home option</b>	<b>25%</b>
Growth opportunity	13%
Company reputation, culture and values	5%
Training and development	1%
Other	11%
None / Not Applicable	16%

# FRONTLINE TALENT TRAINING NEEDS

## Percentage of Staff That Need More Training

**62%**

need empathy  
training

**49%**

need critical  
thinking training

**38%**

need jurisdictional-  
specific training,  
with less experienced  
staff indicating  
greater need

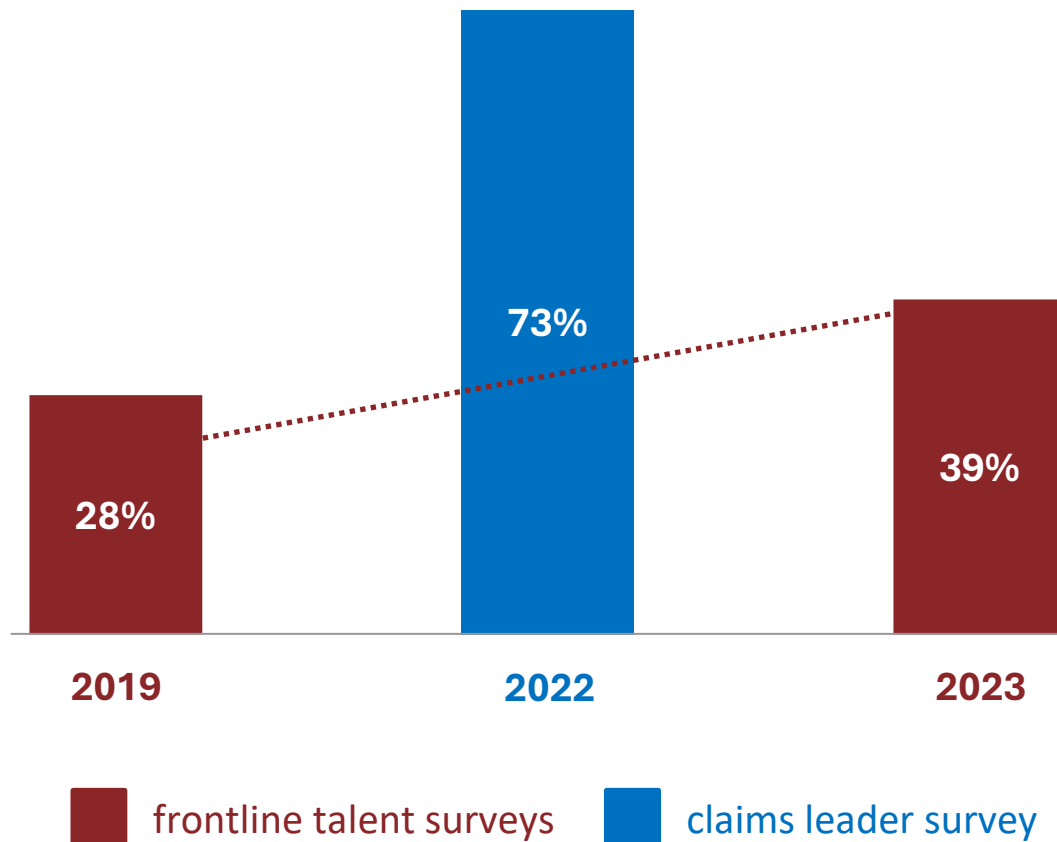
**29%**

on average, need training in  
Medical Management areas,  
with less experienced staff indicating  
greater need across all areas:

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

# KNOWLEDGE OF ADVOCACY-BASED, WORKER-CENTRIC MODELS

## Percentage of Respondents with Awareness of this Claims Model



# STUDY DEFINITION: ADVOCACY-BASED, WORKER-CENTRIC CLAIMS MODEL

An injured worker-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
- Holds the organization accountable to metrics that go beyond cost containment

# ADVOCACY'S IMPACT ON CLAIM OUTCOMES

In your opinion, will / does an advocacy-based claims model positively impact claim outcomes?

## Responses Segmented by Organization Type

	Insurance Company	Third Party Administrator	Self-Insured Employer	State Fund / Mutual Fund
Greatly impacts	27%	24%	22%	26%
Somewhat impacts	54%	54%	63%	64%
No impact	19%	22%	15%	10%

## Responses Segmented by Years of WC Adjusting Experience

	< 1 Year	1 - 5 Years	5 - 10 Years	10 - 15 Years	15 - 20 Years	> 20 Years
Greatly impacts	40%	34%	26%	25%	20%	22%
Somewhat impacts	48%	50%	60%	60%	58%	52%
No impact	12%	16%	14%	15%	22%	26%

**82%**  
believe advocacy  
greatly or  
somewhat  
impacts  
outcomes  
positively

# FINAL THOUGHTS



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