



Managed Care Solutions

to Help Reduce Your Total Cost of Risk

Crum & Forster offers managed care and medical cost containment solutions to help reduce workers' compensation claim costs. Our Medical Management Program includes a variety of progressive services specifically focused on the intricacies of each state's Workers' Compensation law. Our goal is to provide reasonably priced, high quality medical care, which focuses on maximizing medical recovery and helping injured employees return to work as quickly as possible.



Medical Bill Review

C&F's Medical Bill Review services ensure accurate medical expenses and maximize savings for our customers.

- **PPO Discounts:** Ensure proper application of PPO network discounts.
- **Usual and Customary Charges:** Verify charges align with standard rates.
- **Fee Schedule Compliance:** Confirm adherence to state fee schedules.
- **Billing Accuracy:** Ensure bills and codes are accurate and match claim information.

Fees

- \$5.25 per bill with no added charge for duplicates
- Percent of savings applied to PPO discounts and to negotiated bills (average 18% of savings)
- Bill review fees average 3-4% of savings
- Our fees are much lower than our competitor's fees, which can be as high as 30% of total savings.
We do not apply a profit component to the bill review process, which contrasts with others in the industry.



PPO Networks

Our extensive national PPO network helps manage the cost and quality of medical care for injured employees.

- **Multiple Networks**
 - Providers include doctors, hospitals, and other medical professionals with a focus on occupational health and workers' compensation
 - Durable Medical Equipment (DME)
 - Home Health Services
 - Physical Therapy
 - Radiology and Other Diagnostic Services
- **Negotiated Discounts:** High-quality medical services at reduced rates.



Utilization Review Services

C&F's Utilization Review (UR) services help deliver effective cost control, quality care, and efficient claims management.

- **Expert Clinical Review:** Experienced nurses evaluate the necessity, appropriateness, and efficacy of medical services.
- **Evidence-Based Clinical Medical Guidelines:** Aligning treatment plans with established guidelines helps deliver better health outcomes and faster return to work.
- **Pre-Authorization:** Certain treatments and procedures require prior approval.
- **Concurrent and Retrospective Reviews:** Help ensure continued necessity and effectiveness of care.
- **Appeals Process:** Structured appeals for denied treatments allows for reconsideration and additional medical opinions.
- **Cost Management:** Helps employers manage and reduce medical costs by screening for necessary and appropriate treatments.



Medical Case Management

Medical professionals deliver top-notch medical case management to optimize outcomes for injured workers. We support timely, coordinated treatment as well as the return-to-work process.

- **Strong Network:** We can match injured employees with the right case manager based on location, needs, and language preferences.
- **Personalized Care Coordination:** Tailored medical plans help ensure injured employees receive the right treatment and equipment at the right time. We also help keep all providers apprised of the full scope of the care and treatment being provided so the patient is treated holistically.
- **Improved Outcomes:** Case managers help workers follow treatment plans, which can lead to quicker, more complete recoveries.
- **Better Focus on Recovery:** Helping injured workers navigate the complexities of the healthcare system and the workers' compensation claim system, reduces their stress and allows them to focus on recovery.
- **Return-to-Work Support:** We assist in developing effective return-to-work plans to help employees transition safely back to work.



Pharmacy Program

- First Fill card
- Retail pharmacy card
- Mail order pharmacy
- Medication Alerts
- In-network pharmacies



Return to Work

C&F takes a proactive approach to return-to-work to help ensure a smooth, efficient, and safe reintegration for injured employees.

- **Early Intervention:** Our team initiates planning early to set clear expectations and goals at the outset of recovery.
- **Individualized Plans:** Custom plans based on the worker's needs and employer options can speed recovery and foster a return-to-work mindset.
- **Assistance Crafting Light Duty or Transitional Work Assignments:**
 - Job Modification
 - Transitional Work Assignments
 - Non-Profit (Charity) Work Options
- **Ongoing Communication:** Regular updates and coordination between the injured worker, healthcare providers, and the employer allows key individuals to monitor progress and make necessary adjustments to support continued progress towards return to work.
- **Education and Training:** Providing education and training to both the injured worker and their supervisors helps ensure a smooth transition back to work.

For more information on how our managed care services can help you manage your total cost of risk, please contact your Claims Account Executive.