



compmanagement  
caring counts

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Building a Strong Workers' Compensation Program



## The MCO: CompManagement Health Systems

### Managed Care Organization (MCO)

- Organization responsible for:
  - Medical case management - ensure appropriate care
  - Authorization of medical treatment
  - Payment of medical bills (to providers)
- Every policy must have an MCO
- MCO is paid directly by BWC



## The MCO: CompManagement Health Systems

### MCO Role and Objectives

- Focus on return to work
- Customization of injury packets
- Establish preferred providers
- Early reporting and investigation
- Collaborate with providers, promoting best practices
- Case Associate and Nurse Case Manager



## The TPA: CompManagement

### Third Party Administrator (TPA)

- TPA – private organization responsible for:
  - Employer advocacy
  - Claim and program administration
  - Hearing representation on non-legal issues
  - Cost cutting strategies
- Ancillary services:
  - Safety & loss control services
  - Unemployment claims administration



## The TPA: CompManagement

### TPA Role and Objectives

- Management of day-to-day claims matters
- Representation at IC hearings
- Settlements and handicap reimbursements
- Rate & underwriting support
- Provide program consultation
- Provide education and training



## The TPA: CompManagement

### Group Rating and Group Retrospective Rating



## The TPA: CompManagement

### Group Rating and Group Retrospective Rating

- Group Rating
  - **Upfront** discount based on **past** claim costs
- Group Retrospective Rating
  - **Deferred** savings based on **future** claim costs
  - Shared risk program
    - 3 evaluations (refunds or assessments)
    - 12, 24 and 36 months after the policy year



## The MCO and TPA: Collaboration

### Implementation of Other BWC Programs

| Private Employers Can Enroll In   | Program Deadline                 | Program Year                 |
|---|----------------------------------|------------------------------|
| Industry-Specific Safety Program<br>Drug-Free Safety Program<br>Transitional Work Bonus Program | Last business day<br>of November | January 1 –<br>December 31   |
| Safety Council Rebate Program   | July 31                          | July 1 – June 30             |
| Go-Green  | On payroll true-up<br>report     | On payroll true-up<br>report |
| Lapse-Free  | Automatic                        | Automatic                    |

## A Claim Occurs.... So Now What?



## The MCO: CompManagement Health Systems

### The Role of the MCO

- Patient advocate and accountable to employer
- Improve the timeliness and efficiency of decision-making and care activities
- Facilitates Return-to-Work / Transitional Work
- Cost consciousness
  - Vocational Rehab and Remain-At-Work Services
  - Alternative Dispute Resolution (ADR)
- BWC Prescription Vendor - **OptumRx**

## The TPA: CompManagement

### The Role of the TPA

- Salary Continuation
- Transitional Duty
- Handicap reimbursement
- BWC Subrogation policy
- Settlements



## The MCO and the TPA: Collaboration

### Best Practice Blueprint

- Early and thorough injury documentation and reporting
- Maintain communication and rapport with injured employee
- Collaborative interaction via conference call or meeting with MCO, TPA, and/or BWC
- Know and rely on the guidance of your teams



## The MCO and the TPA: Collaboration

### CompManagement Health Systems And CompManagement Can Help!



Questions



Thank You

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