Auto Casualty, Auto Physical Damage, Disability, Workers' Comp

Unlocking Value Across Market Segments Using a Holistic View

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7 MIN READ

One of the biggest highlights of 2021 for the Mitchell, Genex and Coventry family of businesses was uniting under one unified brand – Enlyte. While our three companies have worked together for years, the unification of the brands has encouraged even more connectivity throughout the organization. It is this collaboration, between clinical, networks and technology, that is so valuable to what we do across the entire claim's continuum. A few of our experts shared their thoughts on how a holistic, unified point of view helps improve outcomes for customers and claimants.

Enlyte: If someone is injured in an auto accident, or in an accident at work, how does the connectivity of technology, clinical services and networks make the process easier to navigate and get the right care at the right time, improving their outcomes?

Mariellen Blue (National Director, Case Management Services, Product Management & Development, Genex): "When a person is injured, whether in an auto accident or a work-related accident, the severity of injury itself is only one piece of the puzzle that impacts recovery and overall outcomes. Without the right resources, navigating through the complexities of both the claims and health care systems post-injury can be overwhelming, potentially delaying appropriate treatment and timely recovery. Ultimately, receiving the right care at the right time by the right providers is paramount in achieving optimal outcomes. Having defined injury management resources in place prior to an injury, including technology, clinical, medical and specialty network partners and related processes enables all parties to navigate more efficiently and effectively from the point of injury through treatment and recovery."

Rebecca Morgan (VP, Product Management, Mitchell): "Without a doubt. It's impossible for an individual to understand how to navigate the auto or work comp claims process on their own. That's why adjusters and clinical experts are so important to a claimant. However, as our auto and work comp processes grow in complexity, and as the industry struggles with staffing shortages, the expertise required to help claimants is in even shorter supply. That's where technology plays such an important role. Technology is not there to replace valuable claims and clinical staff. It's a tool to assist staff and claimants in ensuring that the right care is provided at the right time, ensuring the best outcomes."

Kate Farley-Agee (VP, Product Management, Coventry): "I would say yes because the coordination is more streamlined. Normally if you're injured and you go to the hospital they might refer you to a specialist, or maybe

there are follow-up ancillary services you might need. This whole process would be very hard for a patient or even an employer to navigate on their own from both a clinical and a networks perspective. With a single entity providing various services, even from a billing perspective in which all bills related to a claim are received by one source, having oversight can help identify issues, provide more checks and balances, and help streamline the journey."

Enlyte: How is streamlining across segments beneficial to both the injured party and the insurance company or employer?

Mariellen Blue: "Promoting the overall health and recovery of the injured person is significantly enhanced by helping them understand and navigate both the claims and healthcare landscapes. This facilitates active participation by the individual in their own recovery, which leads to greater compliance and overall satisfaction. Injury management is truly a team approach with no one party the sole driver of success or failure. The benefits of timely, appropriate, and effective medical treatment resulting in a successful case outcome are not limited to the injured person but also benefit the insurance carrier and employer. A well-managed claim results in lower overall costs and a more positive customer experience."

Rebecca Morgan: "I referenced the challenge our industry is facing with staff turnover and shortages. Reverberations from the Great Resignation have been felt and will continue to be felt. This is where we can begin to leverage technology to automate routine tasks for staff, using their valuable time for tasks that require their special expertise. As staff focus on tasks that require personal attention, the natural effect is a better customer experience for our claimants."

Kate Farley-Agee: "For Enlyte customers, from the experience perspective it's helpful to be dealing with just one company. It's all seamless and much more efficient when it comes to connecting the patient with a provider. This would not be the case if you only had clinical or only had network services. It streamlines the claim and ends up being less costly because we are directing care to providers that we know have a lot of experience with workers' comp which tends to improve the outcome."

Enlyte: Can you explain how someone in one part of our clients' business could benefit from learning about a different part of the business? For example, how can someone who manages auto casualty claims and bill review processes benefit from understanding field case management (FCM)?

Mariellen Blue: "The greatest success in managing accident claims is driven by understanding the unique issues to be addressed and the resources available to appropriately resolve those issues. Those managing specific processes or services for a client, as an example, bill review, can benefit from understanding the scope of other available service offerings such as field case management and when it might be of value to the client."

Rebecca Morgan: "I like to refer to the end-to-end claims process as an ecosystem. Just as a biological ecosystem reacts to changes around it, so does a claims ecosystem. Carefully understanding how upstream processes affect the work we do and how the work we do impacts downstream processes is critical to ensuring the best outcomes. Field case management is a great example. We may start to see data coming from bill review as we observe the treatment patterns that might indicate a claimant could benefit from FCM. Unless I really understand the value and benefit of FCM, I might not notice treatment patterns or know what I should do about it. It really helps to keep the big picture in mind even as we narrow in on details and day-to-day decisioning."

Kate Farley-Agee: "When we work with clients, we try to get to the bottom of what they are really trying to achieve and then think about what we can all offer to help solve their issues. It's all data driven, but it's a collaborative effort. We look at the data and analyze it to identify ways our clients can help their clients, with the

ultimate goal being to guide people along the road to recovery quicker. Collaboration and coordination are key here."

Enlyte: What would you say is the biggest value of having access to insights and resources across multiple market segments?

Mariellen Blue: "A single claim can be touched by various services and products. The Enlyte organization is unique in that it can provide all these services through the Mitchell, Genex and Coventry divisions which are all components of Enlyte. There is interconnectivity across all three. That sharing of information, working together on organizational initiatives, customer issues, analyzing data and trends across all of our product offerings, stewardships, problem solving and strategizing on what we can do collectively for the betterment of our client population makes us stronger across all of our managed care solutions. We are able to see the big picture when working with clients as opposed to just evaluating their needs from a single product focus."

Rebecca Morgan: "The really unique value of how Enlyte has come together is that we have been very thoughtful and strategic about this process. As we look across the entire claim's ecosystem, each solution under the Enlyte brand represents a critical component of that ecosystem. As they come together under Enlyte, those aren't just disparate components, but best-in-class solutions carefully woven together to create something truly unique, where the whole is greater than the sum of its parts. A few examples of where we've been able to deepen the integrations to provide that uniqueness include the integration between bill review and pharmacy, getting full visibility into pharmacy spend. Now, layer on top clinical services that allow us to provide better oversight and intervention. We are excited for what we've been able to bring together so far and the vision for where we are headed."

Kate Farley-Agee: "At the end of the day, connectivity goes along with engagement. We can all be connected but we really need to engage all the right stakeholders to see value. We've got a lot of opportunity and of course that collaboration and connectivity is helpful, but you really must go further than that and engage. The great thing about Mitchell, Genex and Coventry working together is that each one of us had experience in these different areas before, and now we are just taking it to the next level."



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