Workers' Comp

# After a Difficult Couple of Years, Making Workers' Comp 'Easy' is Good for Everyone

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6 MIN READ

After nearly two years of pandemic-induced hardship, making things easy feels more important than ever. This desire for simplicity extends to how we treat injured workers. One way to remove barriers from the process of getting people back on the job after an injury is through greater use of technology.

Robust technological tools can help payers, adjusters, providers and, ultimately, injured workers.

Let's break down how "easy" can work for various aspects of the workers' comp system.

## Payers

For payers, there are numerous areas technology can help address. First, self-service technology can make it easy for payers to customize their networks or nominate talented providers for network participation. Network customization allows payers flexibility with their network design and the opportunity to do this themselves is seen as an added perk. Nomination tools serve all participants: Payers can nominate clinicians they work closely with—thus allowing networks to become even stronger—and providers gain access to new patients while injured workers reap the benefits of even better care.

Payers, injured workers and providers benefit from behind-the-scenes technology such as the analytic engines that comb through patient data and outcomes metrics to help determine which providers would be right for inclusion in an outcomes-based network (OBN), for example. The technology that now underpins these networks makes OBNs more precise and timelier than ever in terms of the providers included within them.

Ultimately, any tools that help identify the most capable clinicians is better for payers and, of course, for injured workers.

The pandemic has unearthed the need for more technology in other areas as well. One notable example is the rise of telemedicine. The use of telemedicine has been around for a long time, but until the pandemic, many in workers' comp hesitated putting it to use and workers' comp regulators hadn't addressed compensability and reimbursement. Now most states have not only addressed its use and the appropriate rates, it's also hard to fathom a world where our injured workers wouldn't be able to visit a provider virtually for most types of follow-up care. Not surprisingly, telehealth visits with health care providers surged during the pandemic's initial

lockdown. And while they've off from their April 2020 peak, the number of such visits is still 38 times greater than before the novel coronavirus arrived. This durability suggests telehealth will remain a lasting option.

## Adjusters

Adjusters often face a fusillade of incoming datapoints: first reports of injury, emails, phone calls, text messages and alerts in claims-management systems. Given all this information—and the need to digest and react to it—it's helpful for adjusters to have systems that can collect and process these datapoints using engines such as artificial intelligence. Having the ability to make sense of the various and often-changing aspects of a claim enables adjusters to do more for injured workers and to intervene where it's possible to make the biggest impact. Good technology can make it far easier for an adjuster to track and understand an injured worker's progress.

The more an adjuster can understand about both an injured worker's needs and the possibilities for meeting those needs, the more the adjuster can develop a positive working relationship with the injured worker and help propel a strong recovery. After all, given the stress levels many workers are under in recent years, particularly in the U.S., the last thing someone who is hurt needs is added anxiety arising while interacting with an adjuster. Likewise, a busy adjuster likely isn't looking to wade into a dispute with an injured worker.

Easy is good for adjusters because if they have the right tools and the right services, it allows them to identify the providers with the best outcomes to start injured workers down the best path from the beginning. When an adjuster can understand a service or prescription requiring authorization and can approve it in real time, that makes for a better experience for all involved. And being notified if something requires attention allows the adjuster to focus on the needs of the injured workers in a timelier manner. This translates to better overall outcomes and perhaps a speedier return to work.

We've all come to expect a lot more from technology in recent years thanks to the proliferation of everything from ride-hailing services to shopping apps that promise quick delivery and up-to-the-minute tracking updates. Even the time-honored tradition of getting a pizza delivered has gone from an exercise in often long hold times on the phone and waiting for its arrival to a simple process of making a few taps on a smartphone and getting immediate updates about that pepperoni pie's preparation—it's in the oven!—and when the driver heads out the door and when the driver is due to deliver it. The more this level of service becomes the norm in life outside the office, the more expectations will grow for the technology that supports the entire workers' comp process.

Adjusters must have technology they can depend on to be easy, fast and accurate. They don't have minutes to wait while a system downloads data or even more than a few seconds to remain idle while a screen renders an update. To do their best work, adjusters need tools that offer information that is easy to understand and easy to react to.

By providing simple technology an adjuster can use at the start of a claim, he is able to see the top in-network doctors who can help an injured worker. The adjuster, newly notified of an injury, can contact the worker and help direct her to the best provider, help ensure a prescription is filled and review the initial treatment. Understanding the early direction of care a claim is taking lets the adjuster identify the appropriate provider, either by specialty, geography or some other metric.

The assistive role of technology continues from here. Throughout the lifecycle of the claim, analytics can recommend clinical services and identify any outliers that might range from an errant prescription to more involved issues that could benefit from telephonic case management or utilization review, for example. In other cases, an injured worker might require a prescription refill or durable medical equipment or perhaps a home modification or hospital-discharge services. Other times, someone hurt at work might need behavioral health

services.

Automated reminders, such as refill pop-ups, can prompt adjusters and make them more effective in anticipating injured workers' needs. Smart tools can not only identify the need for numerous interventions, but the best technology can also line them up and stay in-network while doing it. For adjusters, having the proper technology and information at hand makes it far easier to make sure injured workers get what they need to recover and make their way back to work.

All the while, the data trail created through these types of interactions can continue to generate insights during the life of the claim. Automated bill review then illuminates how providers are billing and can flag any outliers with claim-profile dashboards. Adjusters can then take in an even broader picture of how the claim is unfolding.

In an upcoming post, we'll look at how easy-to-use technology benefits providers and injured workers.




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