Workers' Comp

Seeing Red: Warning Signs of off-track claims

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Genex

Red flags in workers comp' case management are indicators signaling potential problems that could adversely impact an injured employee's timely recovery, return to work, and the ultimate cost of a claim.

If not addressed and assertively managed when recognized, the presence of red flags has high potential to derail a claim. The worker's recovery and return to work may be compromised, cost-containment opportunities lost, and those entrusted with resolution may witness the claim spiral out of control.

Identifying Red Flags

Red flags may have a profound impact on claim outcome, cost, and injured worker recovery. Sometimes claims that appear to be on track for a simple resolution, change direction and demonstrate risk for higher medical and indemnity exposure than was previously evident. Effective claim managers are alert to red flags and take immediate action to request case management intervention to help mitigate the risk.

Alone or in combination, red flags are important to recognize. They provide an objective approach to help you assess risk and substantiate the need for case management intervention.

Claim Manager & Case Management Solutions

The most critical point to influence medical care, claim costs, return to optimum function and work, and employee satisfaction is immediately after injury. If already assigned, an important part of the case manager's responsibility is to recognize red flags, communicate the details to you, and then intervene as early as possible.

If case management has been deferred until new red flags or claim events present later in the claim, documenting those issues provides objective rationale that supports your decision to employ a case management solution.

The case manager will navigate from point of involvement to assist parties in recognizing the usefulness or limitation of treatment and services to achieve cost-effective, outcome-based care.

This involves incorporating strategies that help reduce the length of the injured worker's health care needs, future complications, or chance of re-injury. If redirecting the patient or treatment team is also necessary, the case manager can be a very effective partner in ensuring this is accomplished.

Case managers share the goal of returning the injured worker to pre-injury level of function or maximum functional independence, and then back to work as quickly as is medically appropriate and operationally possible

Genex case managers help adjusters quickly identify and resolve red flags.

Common Red Flags in Workers' Comp Claims

Early Red Flags	Workplace Conflict Red Flags	Medication Safety Red Flag
Surgery is anticipated	Employee was victim of a traumatic on-the-job event such as kidnapping, sexual assault, hostage situation or gunshot wound	Medication prescribed is not indicated injured body part and injury code forn
Comorbidity present, potential for complications	Injured worker expresses negative feelings — employer/treatment/RTW	Patient is prescribed narcotics or comp meds or receives an increased use of n
Prior injury, same body part	Modified or transitional duty cannot be accommodated	Patient has a history of substance abus
Injured worker has a frequent history of injury/claims	Employer reports worker has personnel/performance issues	Patient complains of unrelieved pain, ineffective medication or adverse side
Advanced diagnostic studies ordered	Employer location closing/employer downsizing/worker's job eliminated	Patient has multiple prescribers/ pharn
Severe injury, any body part	Length of employment within 1 year of hire or retirement	Patient has medication safety concerns
Adjuster/Patient/Provider/Employer identifies other barriers to recovery or timely return to work	Attempted but failed to return employee to work	
Diagnosis undetermined or relatedness to reported injury questioned		

Together case managers and adjusters are an invaluable team for carriers, employers and injured workers. We look forward to working

with you to quickly and effectively resolve claims.

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