Workers' Comp

Five Inevitable Technologies That Will Transform the Claims Process

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The other day while FaceTiming with my daughter who is away at college, I was reminiscing about my own time away at college. While I was at school, I wrote hand-written letters back home every week to keep in touch with my family. I called home every other week, but rationed my time on the phone since I was paying long distance phone charges. It's hard to believe that barely over 20 years later, I am communicating with my own daughter not just every week, but every day and usually multiple times per day in real time via phone, text and video chat. What did she eat for lunch yesterday? Ask me. I probably know. If you had asked me 20 years ago if I thought communication technology would advance to this point, I'm not sure I would have seen that vision—20 years may be a bit long to be making predictions with any real degree of certainty. But there's no reason why we can't look at the world around us and make some solid predictions for the next five to 10 years. In the world of workers' compensation claims management there are a host of problems that will inevitably be solved—some may take longer than others—with solutions I refer to as "inevitable technology." Many of these technologies are available today, the only outstanding questions are when and how they will start to make an impact. Below, I've listed five predictions for how we might use these inevitable technologies to solve the major issues we are facing in today's workers' compensation claims environment

1. Translation & Interpretation Services

While English may be the de-facto language in the United States, it is no secret that countless other languages are spoken throughout the country. A recent article by The Washington Post highlights this fact, stating, "As of 2016, 35 million U.S. citizens over the age of 18, or more than 15 percent of the adult population, speak a language other than English at home, according to the U.S. census." Some of the most critical conversations we may ever have in our lifetimes will be those with our health care providers regarding our medical care. And yet, those conversations can be among the most difficult for us to comprehend when speaking our native languages, let alone a foreign language. In the workers' compensation industry today, we generally solve this problem by

providing interpreters who accompany our injured workers to their medical appointments and provide real-time interpretation. The cost of providing these additional services can range from a few hundred dollars to $1,000 or more depending on the length and nature of the appointment. Now multiply that by the number of encounters an injured worker may have with a provider and this becomes a significant cost on the claim. This problem will inevitably be solved. How might we solve this problem in the future? Technology exists today that could be used in the future to replace human interpreters. You have probably used Google Translate on occasion to translate certain words or phrases. In addition to this already-popular technology, other devices like ear pieces exist that could help translate and interpret conversations in real-time While translation technology would need to continue to evolve to allow for accurate translation of medically technical terms, it may be possible to use a device to simplify the translation process for injured workers that speak another language. Imagine the flexibility and freedom we could provide our injured workers if we could provide them with a simple device versus a more complicated scheduling scenario involving a human interpreter.

2. Virtual Presence

As most people in our industry know, telemedicine has been on the rise and will continue to grow in popularity over the years. Even so, today we still aren't utilizing telemedicine options to their fullest, and in the future, this technology will take us beyond just virtual doctors' appointments. When it comes to telemedicine, we should really be asking ourselves the question, "Where else could this technology take us?" Office visits with medical providers are not the only appointments that injured workers are required to attend. They might also need to attend hearings or other legal proceedings. Perhaps they need to meet with HR to discuss status, progress and ongoing needs. There is no reason why any of these meetings have to happen in person. In fact, The New York State Workers' Compensation Board announced that they have begun to roll out virtual hearings that will allow injured workers, attorneys, witnesses and other participants to attend hearings online. Virtual and telepresence appointments of all kinds are poised to change how we interact with injured workers by offering simplification, convenience and efficiency.

3. Blockchain

A few weeks ago, I went with my daughter to visit her primary care physician. We had some questions about some lab work that a specialist had done, though we did not have the lab records in hand. In order to get the lab results, I had to sign a release for the records and the specialist then had to fax the records (yes those machines still exist!) to the primary care physician, none of which took place in real time during our office visit. During our follow-up call with the primary care physician, she referred us to yet another specialist. This third physician will likewise need to see the labs. Thus, I had to drive back to the physician's office to pick up a paper copy of the labs to hand deliver to our new specialist. Whew! I can access nearly all important data about my life from my smart phone. So why are medical records and coordination of care so challenging? This problem will inevitably be solved through technology. One emerging technology that has the power to solve this problem is blockchain—a decentralized network of computers that jointly manage data in a distributed ledger. Blockchain technology is immutable meaning that it cannot be tampered with providing a highly secure environment for data and transactions. While blockchain may have had its moorings in Bitcoin, it has now been successfully applied to solving a wide variety of technology challenges. Blockchain is being used in traditional banking, in shipping and transport, in manufacturing, in government, in retail and in real estate. You name the industry, blockchain is there. There are any number of ways that we might apply blockchain in insurance. Medical records and coordination of care is just one of them. Now imagine a better version of the scenario. I am visiting with my daughter's primary care physician where we begin to discuss questions about lab work. I open an app on my smart phone where I access her health records. I send those records which reside in the blockchain to her

physician in real time. We discuss the results and the physician decides we need to see a specialist. She then transfers that lab work in real time to the specialist. No phone calls. No faxes. No paperwork. Problem solved. Now extend that scenario to the workers' compensation claims process. The majority of injured workers are going to see more than one provider over the life of their claim. Those providers must remain coordinated in order to provide the best care and best outcome for the injured worker including everything from lab work to physical therapy to prescriptions. Each must know what the others are diagnosing and prescribing. The technology exists today to help us improve this process for coordinating care—five years from now this may not be an issue we are even thinking about.

4. The Power of Data

Each month, my electric bill includes an insightful graph that shows my electrical consumption as compared to my neighbors. It also provides tips on what I can do to improve my consumption. While I certainly am aware of how much I'm paying for electricity, I find now that I receive that consumption graph, I am paying more attention than ever and am trying to find ways to make sure that I am using less energy than my neighbors. There is a strong psychological connection between data and behavior. We are living in a society where data abounds. As consumers, we expect charts, graphs and comparisons—visibility into how we consume all kinds of products from energy to cellular data, from screen time to health metrics. Data drives behavior. Why would consumption of claims-related products be any different? Claims organizations are using data today to help make decisions and drive outcomes. But that data-driven decision-making in claims has not yet made its way to the end users. Injured workers and other injured parties will certainly demand this of us in the future. Imagine how the behavior of an injured worker might change if he knew that his treatment plan was deviating significantly from the norm for his type of injury. What if we were able to provide better information to the injured worker at the very beginning of a claim that would help him understand what he could expect over the life of the claim? Would it help satisfy the plethora of unknowns spinning around in his head? Would it help avoid litigation if he knew how his recovery might unfold? Would it change how he might approach his own recovery? We should never underestimate the power of data at all levels to help drive better claims outcomes. Powerful data will inevitably solve these problems for us in the future.

5. Virtual Reality

Pain management is a major issue in the Property & Casualty industry, and the healthcare market in general. While we are now trying to address the very real tragedy that opioid overprescribing has become in the U.S., we are far from out of the woods. With a peak of 282 million opioid prescriptions in 2012, we have dropped to a still-staggering 212 million opioid prescriptions in 2017. Once a patient is addicted to opioids, claim costs begin to spiral upward and claim outcomes downward. What is the answer to the chronic pain that sometimes accompanies claims? This is a problem that inevitably must be solved. In 2016, the CDC published prescribing guidelines for physicians which recommend over-the-counter pain relievers, exercise and behavioral therapy in place of opioids. How can technology help us solve this problem? For example, some technologies exist that leverage virtual reality to help with pain management. A Stanford study found that virtual reality can help to distract patients from their pain with immersive sensory experiences and relieve anxiety. Now extend this to other problems in the claims space. Could virtual reality be leveraged to help patients properly perform at-home physical therapy or to help better train workers to avoid accidents in the first place? Virtual reality technology will inevitably help us to both prevent problems from happening and also to solve problems after they've occurred.

Inevitable Technology and the Future of the P&C Industry

Where do we start to solve the major issues the Property & Casualty industry is facing today? How will we solve them? Who will make it happen? I have sometimes used an exercise called “Remember the Future” to help answer some of those questions. Think ahead 10 years from now. Paint a picture of what that future will look like including the problems we will have solved and how we will have solved them. Then we simply lay out the steps to get ourselves there. We become the solution using inevitable technology.



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