[Workers' Comp](#)

Workers' Compensation Technology, Blockchain and the Amazon Effect [Podcast]

Event Details

When: May 6, 2020 @ 8:00PM EDT   To: @   Where: [Online Event](#)

We sat down with Mitchell's VP of Product and Technology, Mike Bishop, to learn more about new workers' compensation technology affecting industry today and exciting new advances that we could see in the near future.

Summary

What changes do you see coming to workers' compensation, especially in the age of automation?

Bishop points out that anything that affects the workplace in general is going to affect workers' compensation. Due to several advances, both in technology and other aspects of workplace safety, the workplace overall has gotten safer and workplace injuries have decreased. In general, the industry has been slower to adopt technologies that other industries have, even if they may be applicable. Bishop says that this is not necessarily a bad thing; standards in the industry are higher and the margin for error is a lot smaller. A technology advancement that can be tested in one industry may need much more regulation in the workers' compensation and healthcare industries, since the data we handle is much more sensitive and we cannot afford large room for error. Artificial intelligence techniques can be [applied to workers' compensation](#), but the way in which they are deployed is slightly different. Instead of automating completely, AI can be used to assist experts by alleviating the more mundane aspects of their jobs and allowing them to apply their expertise. An example of this would be enabling the experts to refer claims with better accuracy.

How are we seeing the Amazon Effect take hold in our industry?

Bishop says that, although the Amazon Effect is affecting every industry, it is somewhat surprising that we have not seen services like mail order prescription delivery take more hold. This could be for several reasons: going to a pharmacy is a habit and people like interacting with their pharmacist, there is a more personal aspect to receiving medications versus everyday goods, and patients can receive pharmaceutical advice from the

pharmacist. However, as more young people enter the workforce, the adoption of prescription delivery may increase. This group of workers is more familiar with online delivery services and may prefer mail order over traditional pharmacy settings. One area where technology may come into play more is in quality assurance. Bishop says that one issue of concern now is what may occur while the medication is in transit (for instance, if the pills sit out in the heat for a prolonged period of time). He says that new technology, such as sensors on the packaging, can help make the process better and ensure that the medications are safe when they arrive at a patient's doorstep. Ultimately, Bishop says that consumer need will drive more adoption toward mail order.

Data: Now that we have it, what do we do with it?

Bishop says that because the standards in workers' compensation are so high, figuring out what to do with the industry data has been a bit slower than in other industries. When applying certain models in a healthcare setting, fewer mistakes can be made. One of the main focuses of AI will be in helping experts make the right decisions. AI can identify high-risk claims early so the people involved in the claim can help get the patient back to work safely and as quickly as possible. Another area Bishop sees technology advancing in the industry is in fraud detection. Machine learning will be able to help identify cases that are unusual and can refer these cases to people to take a deeper look and decide the right course of action. Finally, AI techniques can help claims professionals determine which cases should be sent to utilization review, nurse review, peer-to-peer review or other types of intervention. AI can narrow down the universe of cases to focus on which ones need to be reviewed, freeing up time for claim professionals to apply their expertise to the high-risk cases. Read Now

Looking Ahead: What is the next big thing in workers' compensation technology?

Bishop says, from a pharmacy perspective, the most interesting new technology is blockchain and the capabilities it presents. By providing a shared ledger, medical professionals, insurance companies and other important stakeholders in a claim would be able to see pertinent information for a claim and be able to make better decisions. The biggest advantage to blockchain is its ability to provide accessible information and greater visibility.