Workers' Comp

Self-service tools can bring savings for both payers and providers

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The phone in your pocket shouldn't really be called a phone, should it? After all, making calls isn't its primary purpose. It serves as a communication device, of course, though typically texting, email, and chat are how we choose to do that communicating. Need a product? Instead of asking family or friends for their opinions on brands or going to local stores to see what they have to offer, you start your journey searching Google or Amazon. Can you imagine if you had to call Amazon every time you wanted to place an order? Technology has provided much easier ways to communicate and get what we need.

The same holds true in workers' compensation. Where's the payment? Why was the procedure payment denied? Can I get a copy of the Explanation of Review (EOR)? Thousands of similar questions are made over the phone every day. Of course, there are often good reasons to make an inquiry when it comes to medical billing. Inaccurate billing results in longer time to payment, as well as additional back-and-forth effort that could affect provider, payer, and customer-service staff. Changes in regulations could result in denial of payment where charges were previously approved. Compensability discrepancies could lead to processing bills differently for one injured worker versus another.

Quality of service can also significantly impact call volume. If a caller doesn't get the information he needs, or hold times are too long, the person might find someone else to call or try again later. Multiple calls are sometimes required, and the number of calls per bill increases with the complexity of treatment. For these reasons and more, a single bill could generate many calls involving numerous people.

Providing transparency and access to bill information for providers online significantly reduces call volume for all involved. Three of every four calls received by bill review call centers are questions about bill status and bill adjudication. Among those calls, about 20 percent are referred to the payer for questions related to compensability.

When provider offices can access the information themselves, administrative time managing the bill is limited to a single person within a single transaction. Retrieving an EOR online takes less than a minute, whereas hold times and call duration could amount to 10 minutes or more. Multiply these efficiencies by thousands of bills and calls per month, and self-service tools greatly impact call volume time and, most important, satisfaction.

The embrace of quick and easy online tools is happening everywhere. In group health, for example, rising interest in value-based care is pushing increased cooperation between providers and payers, in particular as some

providers take on financial risk for patient outcomes. Often this includes using technology to create efficiencies. In addition, consumers' preferences for simplicity in how they interact with businesses — think Amazon — is spilling over into health care and is pushing changes in how parts of the system interact with one another.

Led by consumer experiences, customer-service transactions in workers' comp likewise continue to trend away from phone toward online self-service. Gone are the days where consumers preferred the phone as a primary channel for customer service. Today, the phone is more often used for escalation of issues or requests with a high level of complexity.

Most consumers prefer to avoid long hold times. And no one enjoys navigating through many layers of agents or automated prompts and repeating the details of a problem or request. Instead consumers — especially those comfortable with technology — try self-service or, better yet, live chat to resolve their requests quickly. Providing quick and easy answers for the most common requests not only deflects large volumes of calls, but it also provides the highest levels of customer experience.

Self-service is the most effective channel for all parties. As such, Coventry continues to invest in tools benefiting both payers and providers. Making it easier to get information and complete tasks online reduces waste and removes cost. Ultimately, both payers and providers reap the benefits.



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