Workers' Comp

Apricus Complex Claim Solutions

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Problem

For a market-leading property and casualty insurer, complexity was the most significant cost driver in its catastrophic workers' compensation claims. Catastrophic claims typically involved a broad range of services and solutions, including complex rehabilitation technology such as power wheelchairs and seating systems, adaptive housing modifications, mobility equipment, vehicle modifications, and ongoing service and maintenance. Each service required a separate vendor, contract, account representative, and coordination process, creating delays and increased risk of misalignment.

The insurer was using multiple vendors to manage these cases. This model often delayed the injured employee's recovery and increased the overall claim management expense. Ultimately, they determined this fragmented approach was leading to suboptimal outcomes and turned to Apricus.

Case Study

A claimant sustained a C6-7 spinal cord injury with a complete cord lesion that resulted in quadriplegia. After discharge from rehabilitation, he was transferred to an extended-stay hotel in Louisville. Because he resided in a rural area of Kentucky, the insurer was unable to secure 24/7 nursing services in his home community. Apricus arranged nursing services in Louisville, which the patient continued to receive while the insurer worked to purchase an appropriate home for him. Apricus coordinated services on this claim from the start, delivering a unified, clinically driven, outcome-oriented solution. This resulted in fewer vendors, improved coordination, faster progress, and a better quality of life for the claimant, while also creating greater efficiency for claims operations.

Solution

One point of accountability. Work with a single point of contact to manage mobility, rehabilitation equipment and adaptive housing needs.

An integrated adaptive housing and equipment solution. One provider designing required modifications, including structural reinforcement, thresholds, and spatial clearances, while also managing equipment delivery and setup.

Responsive, long-term support. From referral through implementation and ongoing maintenance, Apricus remained engaged for the life of the claim.

“By partnering with Apricus, our program consolidated services that would traditionally require multiple vendors into a single, cohesive solution.”

—Vice President, Workers’ Compensation Claims

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