



GALLAGHER BASSETT
GUIDE. GUARD. GO BEYOND.



ADVOCACY IN ACTION: THE BENEFITS OF DELIVERING CLINICAL SUPPORT FOR INJURED WORKERS WITH COMPLEX CASES

An annual survey of attendees at the National Comp Conference found that more than half of respondents ranked [increasingly complex claims](#) in the top three most concerning issues followed by workers' compensation (WC) litigation.

As the priority to address these operational challenges increases for organizations, so too does the need for partnering with claims and risk management organizations that are dedicated to delivering clinical resources for injured workers having similar complex care needs as their recovery evolves. While this has traditionally meant focusing on claims expertise, the need for expert clinical nursing services and tailored advocacy strategies in WC programs can play a vital role in supporting injured workers, reducing potential harm, and mitigating unnecessary risk.



THE POSITIVE IMPACT OF CLINICAL RESOURCES ON INJURED WORKER OUTCOMES

Nurse case managers provide the supplemental, objective knowledge needed by WC claims professionals when navigating the medical care necessary to return an injured worker back to health. They're especially important when managing complex and catastrophic injuries that may go through several different phases of medical treatment before the employee is ready to return to work. Their side by side collaboration with adjusters supplements the technical aspects of claim handling with the much needed clinical and therapeutic perspective that helps guide the injured worker toward recovery.

Additionally, speed and efficiency of assignment is crucial at the outset of the claims process and ultimately in getting workers back to their lives and work. Making a connection is the initial step for those tasked with managing the clinical aspects of a claim while taking a holistic approach. In some cases, the nurse may be the only one checking on the worker and their progress. The resulting reports not only provide status on progress toward goals of the assignment but can prevent potentially irreparable damage to a person facing ongoing hardship.

Advocacy for the injured employee may be the softer side of clinical claims work, but the benefits of this comprehensive support can be objectively measured: **Disability duration, litigation rates, lost work days, and return on investment are all metrics that can be positively impacted by embracing a proactive clinical claims management strategy.**

Traditionally, case managers have been viewed as an advocate solely for the benefit of the employer; however, the WC industry has seen a shift in recent years toward treating the whole person with an emphasis on mental health and sensitivity to social determinants of health. Nurses, especially those certified in assessing behavioral health, can zero in on barriers to recovery and work with adjusters and medical providers to find solutions, whereas focusing only on the physical injury neglects these other factors, which can have a negative impact on the road to recovery.

GBCARE Nurse Case Managers possess advanced behavioral health training to ensure exceptional clinical leadership and advocacy focused on injured workers having similar complex care needs throughout the life cycle of their recovery. This expert level of service also evaluates and mitigates behavioral health risks that are a potential barrier to claim resolution through a higher level of engagement and support for injured workers with potentially life-altering injuries.

"Connecting with injured workers is about listening and developing a therapeutic and trusting relationship, which takes time and persistence."

- Linda Summerlin, AVP of Nurse Case Management Services at Gallagher Bassett

The Integrated Clinical-Support Model in Practice

Clinical claims work includes more than standard case management. Utilization Review (UR) plays a unique role in protecting the injured worker from inappropriate treatment during their recovery and ensures the most effective and direct path to healing. Preventing unnecessary or ineffective treatment not only saves on cost, it also won't lead the worker to a place where they are left with the feeling of being more disabled than they really are after receiving ineffective care.

From an outsider's perspective, not approving a request for authorization may be looked upon negatively, but adhering to evidence-based medicine (EBM) guidelines can accelerate an injured worker's recovery time and reduce their frustration with the healing process. Applying guidelines via the UR process can prevent injured workers from receiving care that isn't medically appropriate for their condition.

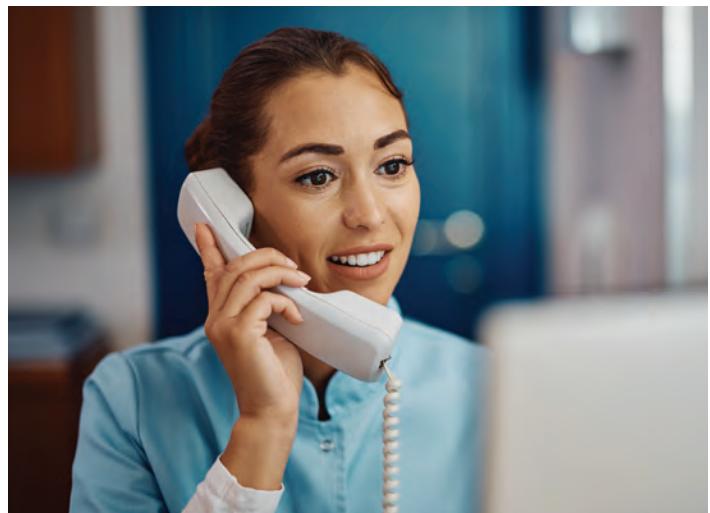
"UR nurses do not interact directly with the injured worker, but they always operate knowing there is an

individual behind every request," says Melanie Courtemanche, AVP of Utilization Review/Compliance at Gallagher Bassett. "These nurses often go to great lengths to obtain the clinical information needed to adequately review a treatment request, rather than risk denying a treatment due to missing clinical criteria required by guidelines."

Once a worker is clinically stable, Return-to-Work (RTW) coordinators can step in, working with the employer and Resolution Manager to discuss the injured worker's job capabilities and options for returning to work. Having Licensed Practical Nurses serve as RTW coordinators builds in first-hand medical perspective while determining the best and safest position for the worker as they return to duty.

Employing strong clinical support at each phase of a **complex claim** builds a foundation for resolving the claim and returning the worker to health.

At Gallagher Bassett, our GBCARE Clinical team improves outcomes through empathetic support and proactive management of the medical treatment process. We achieve this through an integrated clinical model that facilitates the process while also reducing the cost of risk for our insureds. Our nurses access the same notes and files as our resolution managers, working hand in glove on the journey to return injured workers to health while achieving the best results for our clients.



Get in touch with the Gallagher Bassett team to learn more about GBCARE and how we can support your people and improve your claims process.



GALLAGHER BASSETT

gallagherbassett.com