

## CASE STUDY

# DISCOVER HOW THE POWER OF A STRONG PARTNERSHIP RESULTED IN COST SAVINGS THROUGH STRATEGIC WORKERS' COMPENSATION CLAIM HANDLING SOLUTIONS

In 2020, GB launched a pilot phase for their new GBCARE offering, Clinical Concierge. After considering the potential benefits of this offering, the partner decided to trial the new initiative.

GB has fostered a long-standing relationship with this partner, built on trust and shared priorities. Together, for the past 11 years, we have invested in innovation and explored new ways to deliver an exceptional experience for injured workers while reducing their total cost of risk (TCOR).

### STREAMLINING CLAIMS RESOLUTION:

Swift and effective solutions through integrated GBCARE services.



**43%**  
DECREASE IN  
AVERAGE INDEMNITY  
COST PER CLAIM



**25%**  
DECREASE IN  
AVERAGE MEDICAL  
COST PER CLAIM



**10 DAYS**  
REDUCTION IN DURATION  
BETWEEN INJURY AND  
RETURN TO WORK



**9.5/10**  
AVERAGE SERVICE  
RATING BY INJURED  
ASSOCIATES

### How we approached this challenge

Our team identified an opportunity to further refine the strategic approach to assigning clinical resources. By leveraging data analytics, the GB team showcased the potential to enhance support for injured associates while significantly reducing costs.

GBCARE's Clinical Concierge initiates when a designated GB nurse contacts injured workers after the first notice of loss (FNOL), to evaluate whether an additional nurse resource would be beneficial within the first 10 days of a claim. The Clinical Concierge is a GB telephonic case manager (TCM) assigned to injured associates who meet risk criteria, providing clinical support through injured worker advocacy, the direction of care, and collaboration with the treating physician to develop an appropriate treatment plan.

Clinical Concierge is a highly targeted solution implemented for this brief assignment, with approximately 60% of claims requiring no additional clinical oversight. This early strategic approach offers injured workers the clinical advocacy and support needed, while preventing costly and unnecessary long-term clinical resource utilization.











Clinical Concierge combines claims expertise with data analytics to identify injured workers at risk who could benefit from a nurse case manager. Our GBCARE nurses also utilize the "Treatment Quality Index" (TQI) to assess whether the care received adheres to evidence-based medicine, enabling timely intervention to address improper care.

## The Results

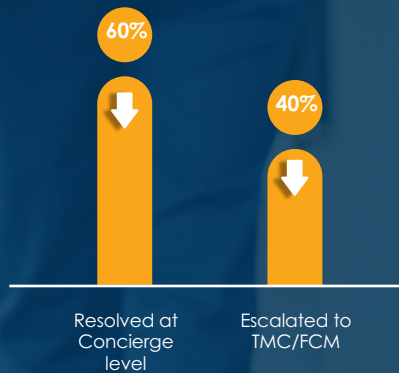
Effective collaboration and a trusting partnership were critical to achieving exceptional results across the three priority focus areas.

Clinical Concierge led to substantial improvements, with average incurred decreasing by 29%, average lost workdays decreasing by 8%, litigation rates decreasing by 55%, and closure rates increasing by 9%. This effective collaboration enabled us to identify an opportunity to present to our partner, aimed at enhancing outcomes and reducing the TCOR. We successfully outlined the advantages and disadvantages of the service and established measurable goals to track progress throughout the pilot.

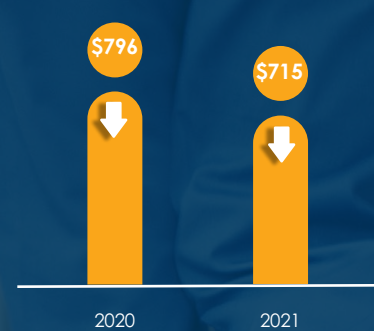
### This approach resulted in:

-  **43% decrease in average indemnity cost per claim**
-  **10-day reduction in duration between injury and return to work**
-  **25% decrease in average medical cost per claim**
-  **9.5 out of 10 average service rating by injured associates**
-  **100% outreach to injured workers**
-  **80% of workers replied to a text from GB nurses**
-  **40% of claims were assigned to the Clinical Concierge for a 10-day assignment**
-  **60% of those claims resolved at the Concierge Level**
-  **40% of these are escalated for an additional nurse assignment, and 90% of those are assigned**
-  **29% decrease on average incurred**

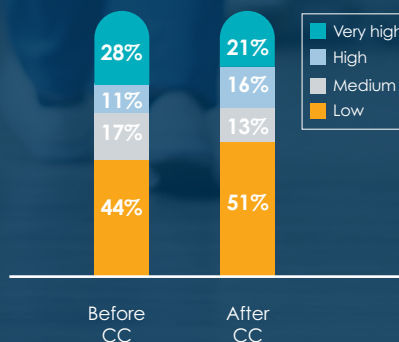
### Claim Outcome Post Clinic Concierge



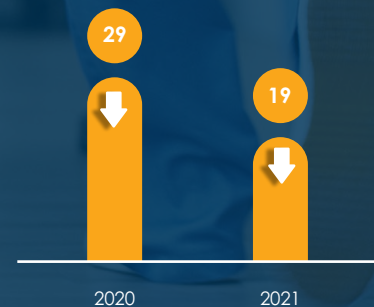
### Average Nurse Cost Per Claim



### SMART Score Mix by Tranche



### Average Duration Between Injury and Return-to-work



## Conclusion

Collaborating with this partner allowed us to identify an opportunity to help improve outcomes and lower the TCOR while working together to execute the strategy. The power of a strong partnership allowed us to highlight the pros and cons of the service, establish measurable goals as the pilot advanced, and track success.