

## **INNOVATION AND ADVOCACY DRIVE SUPERIOR RESULTS**



50%

DECREASE IN NURSE

COST PER CLAIM



17 DAY
DECREASE IN DURATION
BETWEEN INJURY AND
RETURN TO WORK



9.6/10
AVERAGE SERVICE
RATING BY INJURED
ASSOCIATES

Our client's team is led by their Vice President of Risk Management with support from their assistant Vice President of Occupational Health and Safety. The broker's team has worked closely with us since the inception of this program. To support our client through this tenured relationship, we assembled a multidisciplinary team from GB led by a Senior Client Services Manager, who receives close support from their GBCARE advisor. Together, we collaborated to identify ways to deliver increasingly superior outcomes and improved claimant satisfaction, as our client was facing challenges brought on by COVID-19.

At the time, our client's employees were working on the front line of all health issues, including pandemic response, making them a critical asset to their community. Our shared objectives included reducing their medical costs and ensuring a speedy return to health and work for their employees without compromising quality of care. Before the summer of 2020, our client had outsourced all Nurse Case Management services to an external vendor, who used their own criteria for claim identification and assignment duration. As a result, case management was assigned to all lost time claims for an extended period of time.

## The Challenge

GB was tasked with creating a strategic solution to resolve claims more quickly and efficiently through GBCARE. During our 2020 stewardship meeting, we identified a specific area of opportunity to improve the compensation program of our client's workers. Through stewardship, GB's Client Services team, along with our analytics team and GBCARE leadership, identified opportunities to be more strategic in the allocation of clinical resources. By leveraging data and analytics, the GB team demonstrated their ability to continue providing injured associates with support while significantly reducing costs. In July 2020, our client implemented the new GBCARE clinical intervention model, including Clinical Concierge. GBCARE's Clinical Concierge is the cornerstone of our clinical assignment ecosystem, which merges professional claims insight with data analytics to identify injured workers at risk who would benefit from a nurse case manager. Our GBCARE nurses also use the "Treatment Quality Index" (TQI) to evaluate if the care received is consistent with evidence-based medicine, allowing them to promptly intervene if the care is inappropriate.

The Clinical Concierge service begins with a designated GB nurse contacting every injured worker via text immediately after the First Notice of Loss (FNOL) to determine if additional nurse resources would aid in the recovery of the injured worker. Clinical Concierge includes a GB Telephonic Case Manager who is assigned to injured associates who meet the risk criteria, providing clinical support in the form of injured worker advocacy, direction of care, and collaboration with the treating physician to create an appropriate treatment plan, typically within the first 10 days of the claim. Clinical Concierge is a highly targeted solution deployed for this brief assignment, with approximately 60% of these claims requiring no further clinical oversight. The strategic application of a limited clinical resource early in the file's life provides the injured worker with the clinical advocacy and assistance needed during this critical time, while avoiding a costly and unnecessary long-term clinical resource on the file. To monitor the program's success, we developed a scorecard to track the impact of the move to GBCARE from the previous vendor.

## Claim Outcome Post Clinical Concierge **Average Nurse Cost Per Claim Clinical Concierge** Claim Outcomes 43% decrease in average lost work days 23% 23% of Clinical Concierge claims were assigned a nurse Of claims Of those Were then escalated to TCM/FCM were referred claims were to Clinical resolved Concierge at the Concierge 46% resolved within 10 days 2019 level in the first 10 days 9.6/10 average service rating by injured associates As a direct consequence of implementing the Clinical Concierge service, only 23% of non-COVID claims required the assignment of a nurse, with 46% of those claims being resolved within 10 days. The strategic deployment of nurse case 54% escalated with nurse management at the point of escalation successfully reduced resource costs per

## Conclusion

Through bi-weekly claim calls, our resolution managers, working closely with the broker's team, developed an intimate understanding of the program. This proactive relationship, combined with a successful working relationship with the client's team, enabled us to identify an opportunity for improving outcomes, execute a plan, and clearly outline the success achieved by the combined group.

resolution by strategically deploying resources.

claim by 50%, average workdays by 43%, and achieved an average service rating of 9.6/10 by all injured associates. Despite ongoing medical care delays caused by COVID-19, the Clinical Concierge service streamlined cost efficiency and claims

2020

case management

50% decrease in Nurse

**Cost Per Claim**