

Managed Care Savings

PROGRAM & SUBROGATION SAVINGS

Sophisticated software, efficient work flows, and expert bill-review professionals all work to provide CIRMA members the most cost-effective Workers' Compensation claims management available. CIRMA examines tens of thousands of medical provider bills and audited hundreds of hospital invoices to reduce medical costs.



The CIRMA Claims Process

Employee's supervisor reports injury to CIRMA online via Netclaim.net or 1-800-OKCIRMA

DAY 1

- CIRMA adjuster assigned.
- Telephonic nurse case manager assigned.
- Injury reported to Workers' Compensation Commission.
- Injury reported to member.

DAY 2

- Doctor's bill review.
- Hospital bill review by field case managers and nurses.
- Rx reviewed and automatic notification if outside formulary.

ONGOING

- CIRMA adjusters pay approved doctor's bills and hospital bills.
- Rx outside formulary reviewed by adjuster for payment.
- CIRMA risk management analyzes losses and makes recommendations for prevention, mitigation, and loss avoidance.



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CIRMAcare®

2019-20

Workers'
Compensation
Claims



Managed Care

INJURED EMPLOYEES CAN'T GET BETTER CARE— ANYWHERE.

CIRMA is known for empowering its members to improve the safety of their workplaces. We've also quietly revolutionized care management and vocational support for employees who are injured on the job.

In our more than thirty years of providing Workers' Compensation coverage, we've learned that high quality and savings aren't mutually exclusive. In fact, quality managed care is far more cost-effective. Getting the right diagnosis and the right treatment plan in place, right from the start, improves patient outcomes and eliminates costly medical mistakes.

Our care management programs ensure that injured employees receive the highest quality care, speeding recovery and return to work.

TREATING EMPLOYEES LIKE STAR ATHLETES

Injured employees can receive prompt, local care from over 30,000* healthcare providers in the CIRMA network.

At our affiliated occupational health centers, injured employees receive a proactive, sports-medicine approach to treatment, rather than a "pain-reliever and wait-and-see" approach. Like a star athlete, an injured employee receives intensive treatment and physical therapy immediately, with the goal of a safe and timely return to work.

PRESCRIPTIONS, ETC.

Injured employees appreciate that there is no out-of-pocket expense for prescriptions under CIRMA's managed care program. More importantly,

**as of August 4, 2014*

"Good quality is less costly because of more accurate diagnoses, fewer treatment errors, lower complication rates, faster recovery, less invasive treatment, and the minimization of the need for treatment."

Porter, Teiberg
from *Redefining Health Care*

PRESCRIPTIONS, ETC. - continued

prescriptions are reviewed for incompatibilities by trained pharmacists. Durable medical equipment, such as crutches or braces, are provided—again with no-out-of-pocket expense to the employee.

APPROPRIATE ESCALATION OF CARE MANAGEMENT

No two injuries or patients are alike, so CIRMA's care management team adjusts and escalates the management process as required. For minor or less serious injuries, CIRMA's on-staff nurse case managers validate and manage treatment plans, then manage the employee's return to work.

FIELD NURSE CASE MANAGERS

If an injury is severe, CIRMA's field nurse case managers visit and advocate for the patient, review and validate treatment, and manage a transitional return-to-work plan.

When an injury is catastrophic (traumatic brain injury, spinal injury, or loss of hearing or sight), catastrophic care specialists are brought in for consultation. Within 24 hours of the injury, specialists review diagnosis, treatment plans, and care. Nurse case managers visit the patient, advocate and manage treatment, and if possible, ease the employee's return to the workplace.

CARE MANAGEMENT FOR AN INJURED EMPLOYEE

After an injury, your employee visits an affiliated Occupational Health Center **or** his or her local Initial Care Physician for treatment.



Then,

- ✓ CIRMA nurse case managers validate the treatment plan.
- ✓ Any required medical scans are provided through our affiliated medical imaging centers.
- ✓ Medications are reviewed for incompatibilities through CIRMA's pharmacy benefit program—with no out-of-pocket expense to the employee for prescriptions.
- ✓ Crutches, braces, or other needed durable medical equipment are provided by the CIRMA team.
- ✓ Injured employee is referred to a specialist within the network, if needed.



If his or her injury is catastrophic

Then,

- ✓ Catastrophic care specialists reviews the diagnosis, treatment plan, and care.
- ✓ A field case manager advocates for injured employee, coordinates care, reviews treatment plan.



If additional care is needed

Then,

- ✓ A transitional Return-to-Work program is implemented until Maximum Medical Improvement.
- ✓ Your employee returns to productive activity on the job.

Back to work

