



Breaking Down the Walls Between Employee Benefits, Workers' Compensation & Wellbeing

Mike Miller, IPMG, Director of Integration
Brian Devlin, IPMG, Sr. Vice President of Risk Management
Kim Gaston, IPMG, Director of Health Management
David Zimmerman, Tazewell County, Board Chairman

- ▶ Formed 1997
- ▶ Program manager specializing in servicing self-insured group programs
- ▶ Brought P&C claims handling in-house 1999
- ▶ Brought risk management in-house 2002
- ▶ Brought group health claims handling in-house 2007-2011
- ▶ Launched integrated claims handling pilot in 2014

Workers' Compensation Claims Provide Clues to the Bigger Picture

- ▶ Cause/Nature of Injury: Repetitive trauma, hostile acts of other persons
- ▶ Body Part Injured: Bicep tendon strain
- ▶ Medical Paid/Reserved: \$87,500
- ▶ Indemnity Paid/Reserved: \$108,024
- ▶ Total Incurred: \$219,024

WORKERS' COMPENSATION CLAIM #2



- ▶ Cause/Nature of Injury: Slip/trip
- ▶ Body Part Injured: Shoulder fracture
- ▶ Medical Paid/Reserved: \$143,500
- ▶ Indemnity Paid/Reserved: \$99,153
- ▶ Total Incurred: \$326,653

- ▶ Cause/Nature of Injury: Slip/trip
- ▶ Body Part Injured: Shoulder fracture
- ▶ Medical Paid/Reserved: \$880,557
- ▶ Indemnity Paid/Reserved: \$680,988
- ▶ Total Incurred: \$1,653,505

WORKERS' COMPENSATION CLAIM #4



- ▶ Cause/Nature of Injury: Climbing and dislocated hip
- ▶ Body Part Injured: Pain in pelvic joint and thigh
- ▶ Medical Paid/Reserved: \$127,467
- ▶ Indemnity Paid/Reserved: \$559,827
- ▶ Total Incurred: \$838,519

WORKERS' COMPENSATION CLAIM #5



- ▶ Cause/Nature of Injury: Repetitive kneeling, squatting & lifting
- ▶ Body Part Injured: Total knee replacement
- ▶ Medical Paid/Reserved: \$168,533
- ▶ Indemnity Paid/Reserved: \$104,384
- ▶ Total Incurred: \$406,886

IT'S ALL THE "OTHER STUFF"



Workers' Compensation Claims With Contributing Comorbidities

WORKERS' COMPENSATION CLAIM #1-WITH CONTRIBUTING COMORBIDITIES



- ▶ Summary: Bicep tendon strain
 - Total incurred: \$219,024
- ▶ Comorbidities: Obesity, hypertension and diabetes
- ▶ Height: 5'11"
- ▶ Weight: 223lbs.
- ▶ Age: 57

WORKERS' COMPENSATION CLAIM #2-WITH CONTRIBUTING COMORBIDITIES



- ▶ Summary: Shoulder fracture
 - Total Incurred: \$326,653
- ▶ Comorbidities: Diabetic-insulin dependent and high cholesterol
- ▶ Age: 60

WORKERS' COMPENSATION CLAIM #3-WITH CONTRIBUTING COMORBIDITIES



- ▶ Summary: Shoulder fracture
 - Total Incurred: \$1,653,505
- ▶ Comorbidities: Morbidly obese and hypertension
- ▶ Height: 5'11"
- ▶ Weight: 301lbs.
- ▶ Age: 26

WORKERS' COMPENSATION CLAIM #4-WITH CONTRIBUTING COMORBIDITIES



- ▶ Summary: Pain in pelvic joint and thigh
 - Total Incurred: \$838,519
- ▶ Comorbidities: Morbidly obese and osteoarthritis in lower leg
- ▶ Height: 6'1"
- ▶ Weight: 317lbs.
- ▶ Age:46

WORKERS' COMPENSATION CLAIM #5-WITH CONTRIBUTING COMORBIDITIES

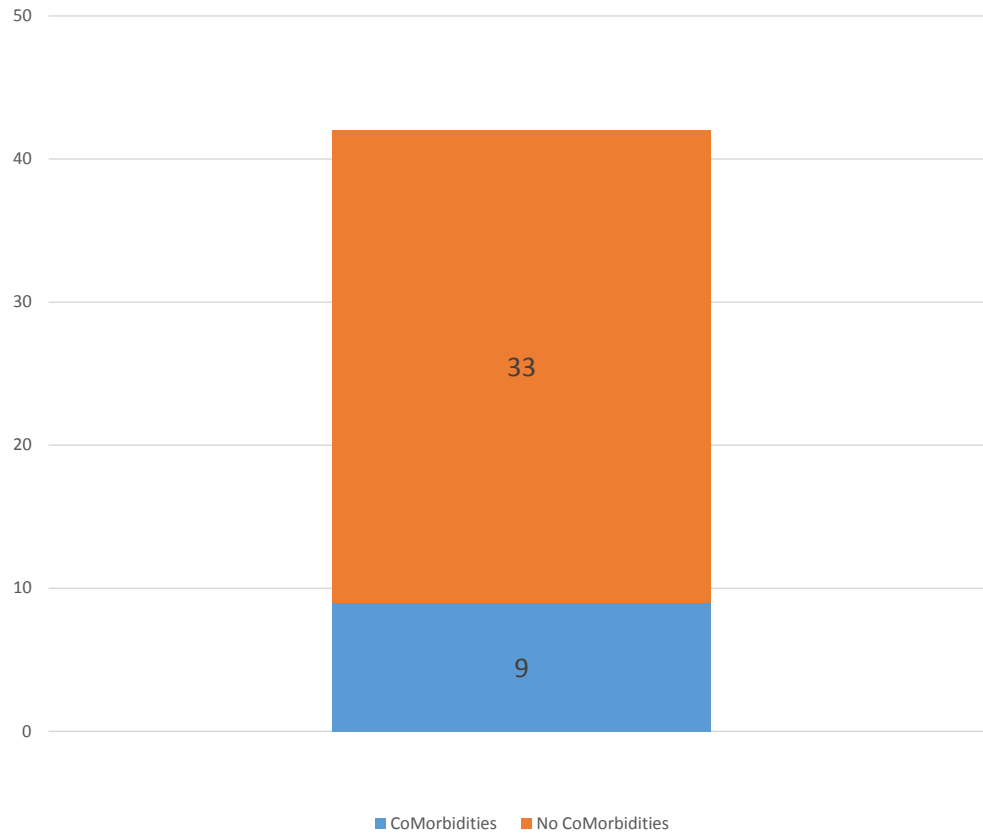


- ▶ Summary: Total knee replacement
 - Total Incurred: \$406,886
- ▶ Comorbidities: Obesity, high blood pressure, osteoarthritis and anxiety
- ▶ Height: 5'10"
- ▶ Weight: 226lbs.
- ▶ Age: 44

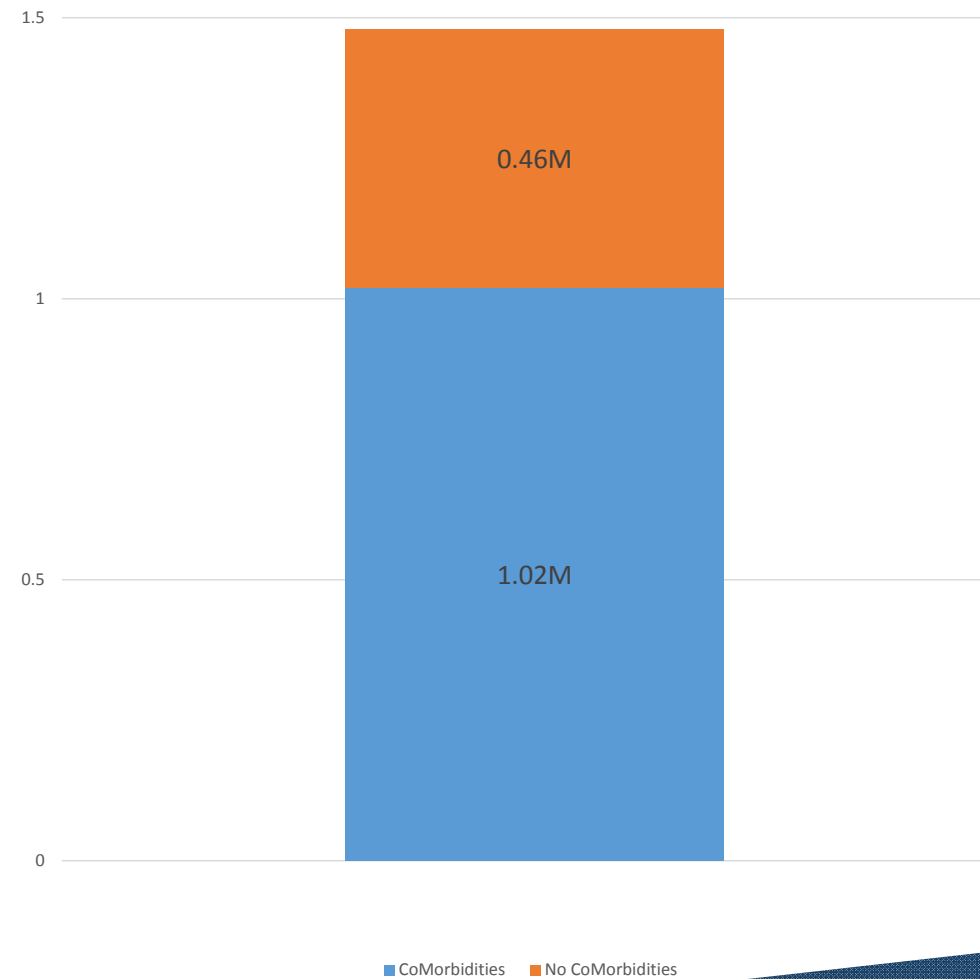
ILLINOIS COUNTY #1



Total Incurred by Claim Number and CoMorbidity Status



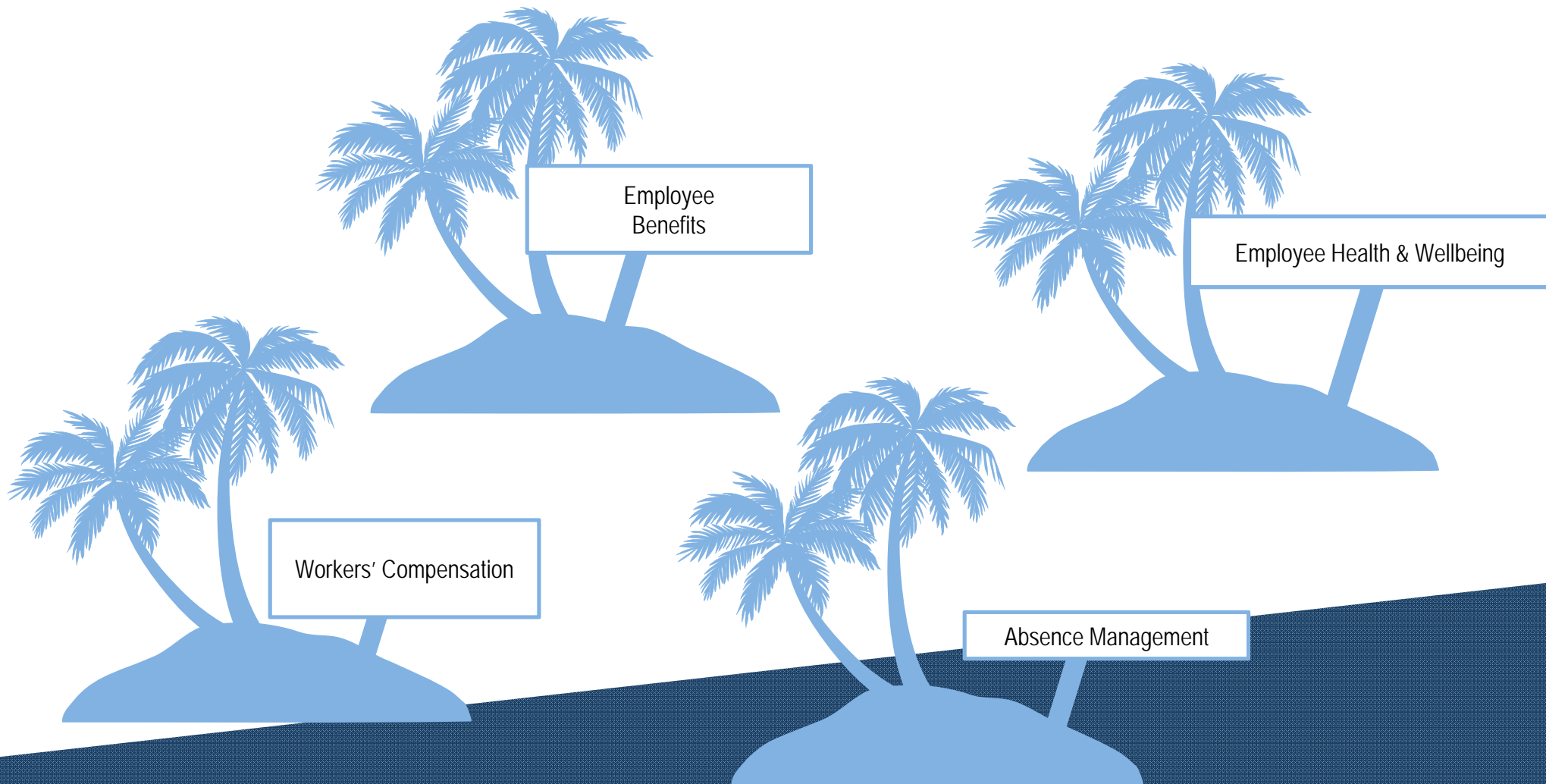
Total Incurred by Group Name and CoMorbidity Status



Silos of Service

CURRENT SERVICE MODEL – DISCONNECTED

ISLANDS OF DISCONNECTED SERVICE PROVIDERS.



IN-SIGHT CHANGES THE GAME

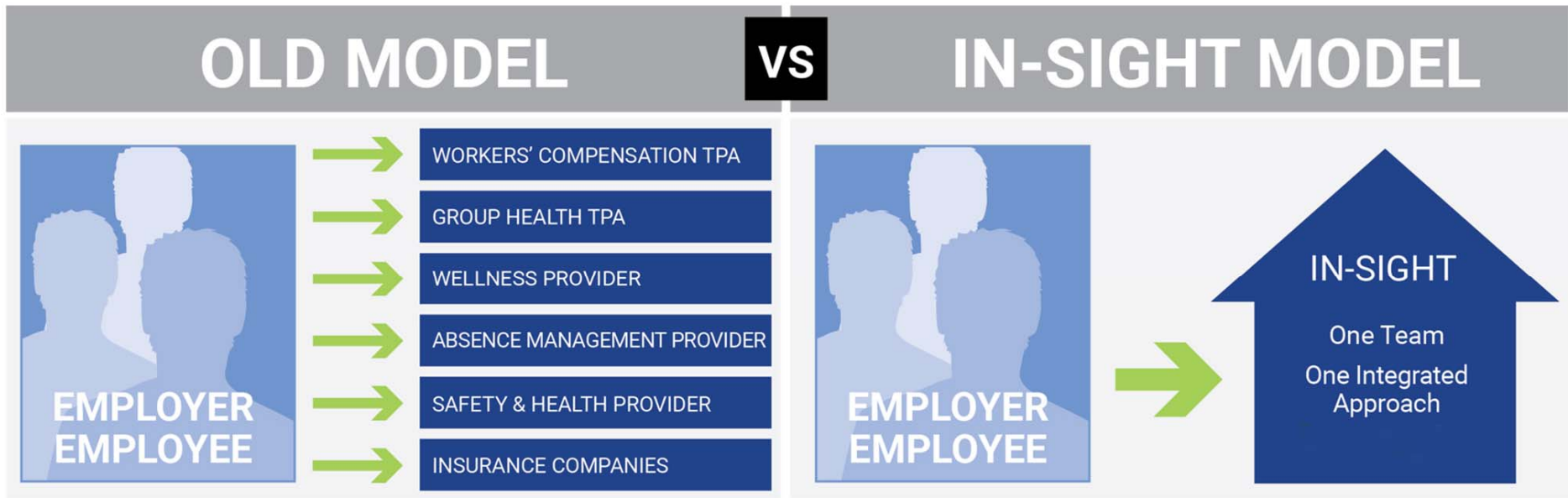


IPMG's Definition of Integrated

Bringing together workers' compensation, employee benefits, absence management and health and wellbeing – systems that have traditionally operated independent of each other.



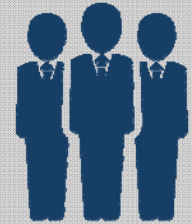
NOT 24 HOUR COVERAGE BUT 24 HOUR COORDINATION



INTEGRATED TEAM



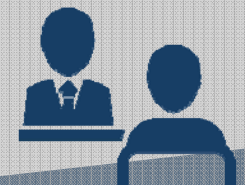
- ▶ One Integrated Team of Specialists
 - Integrated Claims Coordinator-for the intake of all claims
 - Coordinated team of workers' compensation and group health adjusters
 - Nurse case management team
- ▶ One Technology Platform
 - Robust analytics engine
 - Comprehensive and real-time client dashboard
- ▶ One Fully Comprehensive Health & Wellbeing Approach
 - Health management team
 - Risk management team
 - Roundtable meetings with team members



One Integrated Team
of Specialists



One Technology
Platform



One Fully
Comprehensive
Health Management
Approach

- ▶ All claims/bills from integrated client flow through Integrated Claims Coordinator (ICC)
- ▶ ICC assigns for proper classification and eliminates duplicate claim payments
- ▶ Cross references for comorbidities
- ▶ Assigns qualifying cases to roundtable

ROUNDTABLE EXAMPLE

- ▶ 44 year-old male police officer
- ▶ Diagnosis: 883.0 open wound of finger, without mention of complication
- ▶ Comorbidities Noted: Obesity, hypertension and hyperlipidemia
- ▶ Medical only-medium PDL
- ▶ RAS 56.54 cautionary
- ▶ Lost Time Duration Projection: 27 days

- ▶ After 9 weeks in program- improvement in BMI and hypertension scores
- ▶ 31 lbs. lost, BMI healthy range, blood pressure in normal range and reduced waist girth by 8 Inches- now in normal range
- ▶ 51.4% savings in medical
- ▶ Lost Time Duration Projection: 15 days-12 days savings

INTEGRATED CLAIMS MANAGEMENT: WHAT IT MEANS FOR A U-MED CLIENT



U-MED 2000-2013 (Before Integration)

- Average Cost of Workers' Compensation Claim: \$8,423
- Average Cycle Time: 33 days

U-MED 2014-2016 (Post Integration)

- Average Cost of Workers' Compensation Claim: \$5,731
- Average Cycle Time: 12 days

Illinois County Duplicate Payment Report:

Illinois County Duplicate Payment Averted: \$161,956

Illinois County Hard Savings: \$10,601

Dave Zimmerman

Tazewell County Board Chairman

U-MED Board Member

ICRMT Board Member



CHALLENGES TAZEWELL FACED

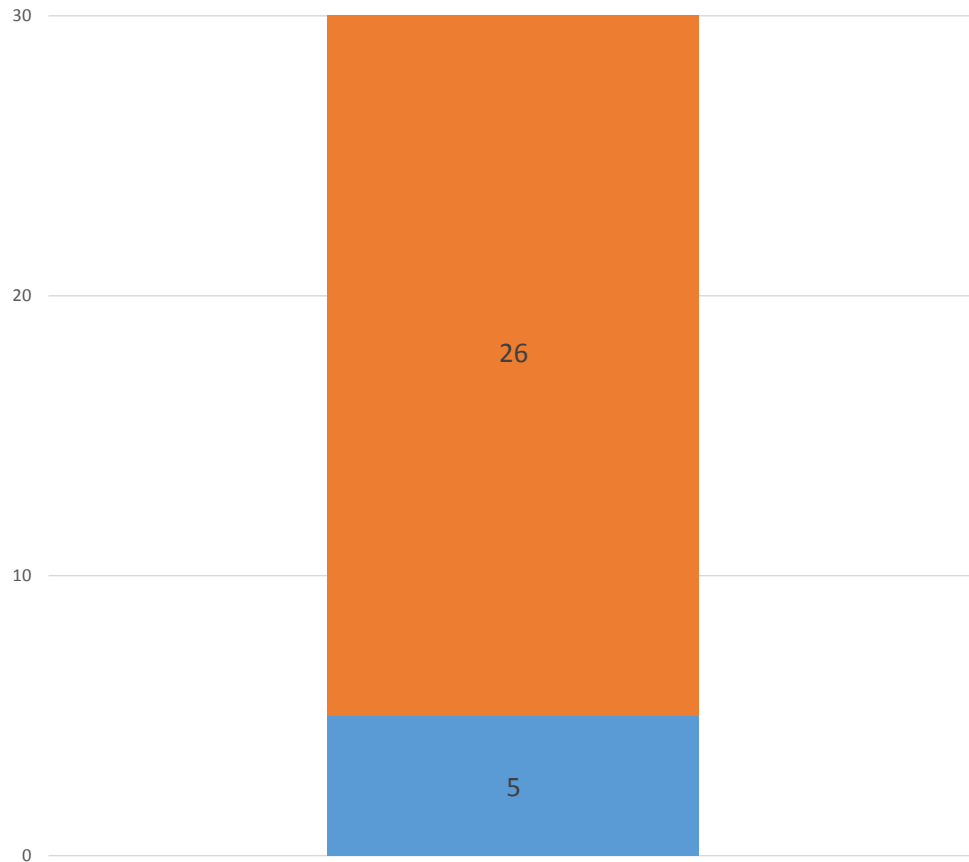


- Cost of workers' compensation injuries was a problem
- Overutilization of benefits and improper channeling
- Unenergized workforce
- Disjointed communication and culture within multiple departments

ILLINOIS COUNTY #2

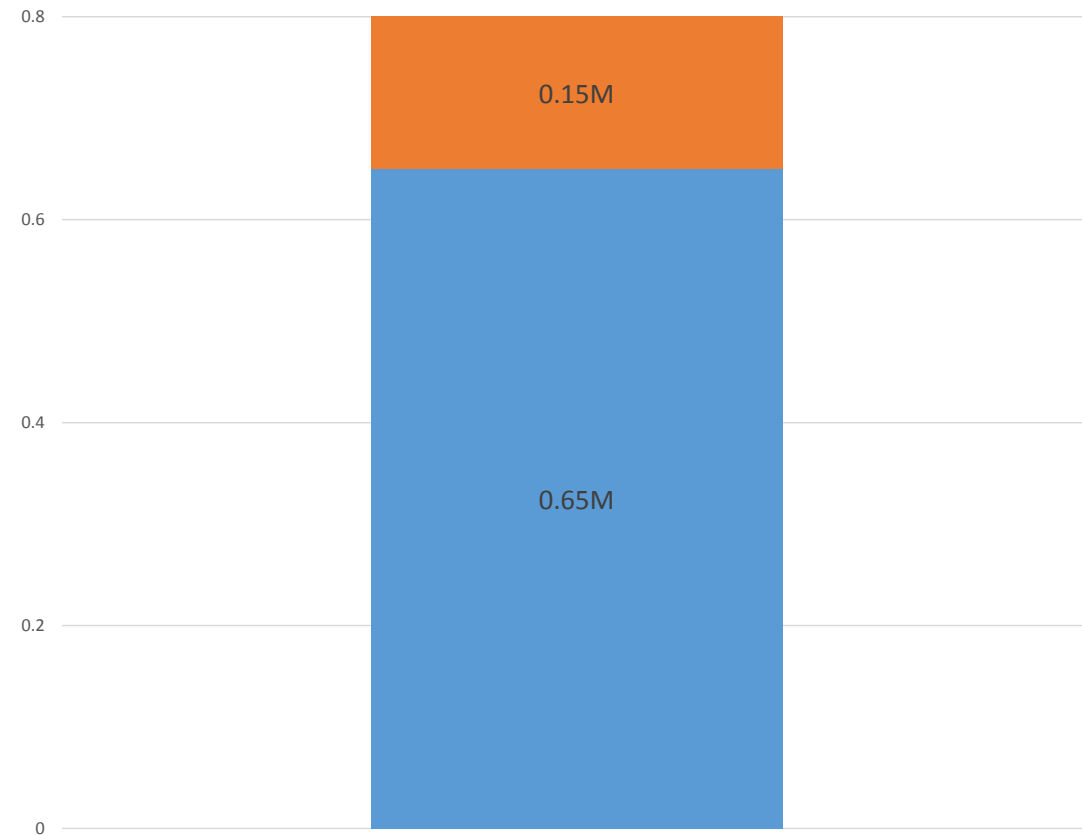


Total Incurred by Claim Number and CoMorbidity Status



■ CoMorbidity ■ No CoMorbidity

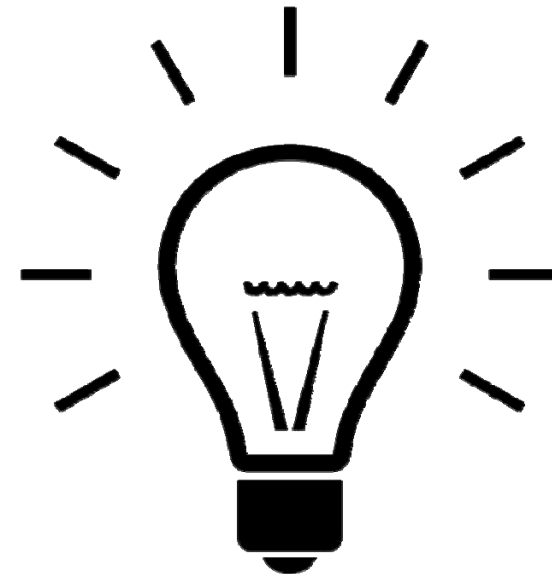
Total Incurred by Group Name and CoMorbidity Status



■ CoMorbidity ■ No CoMorbidity

► Tazewell's Aha Moment:

- Integrated claims addresses the whole person
- Analytics that inform decision making
- Wellness and case management to sick and injured employees was not enough.
- True health and culture change requires entire workforce wellbeing initiatives



LOOKING AT THE ENTIRE WORKFORCE



- Historically, Wellness;
 - Is available only to those enrolled in group health
 - Is directed to ee's identified as unhealthy and high risk
- Think About The People We Are Missing
 - The snowplow operator going through divorce
 - The nurse's aid facing foreclosure of home
 - The un-diagnosed depressive
 - The disengaged worker

IPMG WELLBEING STATEMENT

At IPMG, we believe in helping employees live their Best Lives. When Best Lives happen, employees engage, and people, families, communities and organizations flourish. In-Sight is the platform we offer our clients to achieve the same.

We built In-Sight to fully integrate and measure multiple sources of data, eliminate silos and duplicate costs, deliver difference making services and to ensure sustained engagement for all employees, not limited to those enrolled in a health plan or those with injuries and known illnesses.