



For This Client, Reducing Medical Expenses was Just What the Doctor Ordered

The Challenge:

A Public Entity client experienced a steady increase in their workers' compensation "per claim" costs which had a direct impact on their budget.

Hardenbergh Insurance Group, in conjunction with the internal risk management department, determined one key factor contributing to the increase was limited documentation by the treating physician with respect to the medical and physical condition of the injured employee at the initial visit. As a result, when referred to a specialist, the limited information hindered the specialist's ability to rule out certain conditions. Additionally, this negatively impacted the entity's ability to defend certain claims.

The Strategy:

Recognizing the limited documentation on initial injury reports could have a detrimental financial impact on a claim, it was determined that an educational seminar

be held for physicians who provide the initial treatment to an injured employee. The seminar presenters were a representative from the internal risk management department, an orthopedic physician, as well as a workers' compensation defense attorney. Each presenter explained to the treating physicians their role in the lifecycle of a workers' compensation claim and how the initial medical evaluation impacted their ability to work effectively.

Initial treating physicians left the seminar with a better understanding on how their role financially impacts the cost of a workers' compensation claim.

The Result:

The training session coordinated by Hardenbergh Insurance Group with the initial treating physicians has reflected in medical expenses on workers compensation claims with similar characteristics decreasing by 12%.



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