

THE HARTFORD CLAIMPLUS TEAM® | WORKERS' COMPENSATION



## PARTNERING WITH YOU TO MANAGE THE CARE AND COSTS OF WORKPLACE INJURIES.

Over 1 million  
network healthcare  
providers

In your busy workday, it's hard to find the time to properly manage workplace injuries. That's why you need a partner who can guide you and your employees through the workers' compensation claim process. After all, the impact of a workplace injury on your business carries a host of potential challenges - the worker's health and livelihood, workplace productivity and financial costs.

With over 200 years of experience and innovative solutions like predictive modeling, The Hartford is here to help you effectively manage workers' comp claims. Our ClaimPlus Team can help you keep these impacts - both business and health - in check so you can focus on growing your organization.

Prepare. Protect. Prevail.®

continued



## TOOLS TO MANAGE YOUR WORKERS' COMPENSATION CLAIMS.

### MEDICAL BILL REVIEW AND NETWORK DISCOUNTS

- We provide access to more than 1,000,000 healthcare providers.
- Our doctors have extensive workplace injury experience, helping to provide positive health and cost outcomes.
- Our program has saved an average of 60 percent on billed medical expenses.



### PRESCRIPTION DRUG MANAGEMENT

- Access to more than 65,000 network pharmacy locations.
- Our pharmacy spend is about 10 percent of total medical costs versus 19 percent for the insurance industry.
- Negotiated discounts and strict monitoring of prescriptions save about 30 percent on total billed pharmacy costs.
- Dedicated drug review nurses help manage costs and medical problems associated with overuse of narcotics.

### NURSE CASE MANAGEMENT

- Registered nurses provide consultation on lost-time and medically complex claims, and coordinate return-to-work efforts to help drive positive, timely results.
- Triage nurses review lost-time claims with no assigned nurse case manager after 21 days and develop a medical roadmap to guide our handlers.

- Our medical professionals engage on 50-60 percent of lost-time claims and 90+ percent of all medically complex claims – both lost-time and medical only – to help promote results-driven treatment.

### PREDICTIVE MODELING

- We use sophisticated data analysis to predict which claims may see a sudden increase in medical severity. Our most skilled handlers are routed these potentially dangerous claims early, using the data to mitigate issues and costs.

### PERMANENT PARTIAL DISABILITY REVIEW



- Dedicated Permanent Partial Disability (PPD) nurses review ratings doctors assign to permanent injuries and challenge inaccuracies.

In 2013, we reduced overall permanent partial disability expenses by 9 percent.

### MEDICARE SUPPORT

- Our MSA-certified nurses streamline the MSA (Medicare Set Aside) management process, starting with a free initial consult, and providing services at rates up to 60 percent less than outside vendors.
- Our lien resolution specialists review Medicare liens, eliminating vendor fees, and disputing more than 70 percent of liens audited, with a 98 percent success rate, to accurately manage this expense.

### LOSS CONNECT

- With our Loss Connect system, all your claims sync to a single account number, regardless of who reports them or from what location.

To learn more about our innovative claims services, contact your local representative for The Hartford, or visit us at [thehartford.com](http://thehartford.com).



Reported results are based on The Hartford's past performance and not a guarantee of future results. Individual account results may vary from the average.

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