

The Innovator

Quarterly Newsletter

www.mcinnovations.com



6-Month Checkup

Let's take a look at how the fiscal year is going.

We have passed the halfway point of fiscal year 2024 and the sixth year of MC Innovations' current contract with the Office of Workers' Compensation. Let's take a moment to document some of our accomplishments and metrics this year.

Key Program Successes

Enhancements to mySedgwick

See page 5 of this newsletter which gives an overview of the enhancements.

viaOne roll-out to 50 plus various agency contacts

viaOne is a suite of tools which provides convenient secure online access to real-time claims

information, along with configurable features and communication options. Depending on your specific job functions, you may be able to view claim notes, claim documents, and claim payment information to name a few. You may also be able to run/develop reports and set-up customizable dashboards.

ACH


Enrolled several agencies in ACH payment for the payment of lost wages made to agencies.


Subrogation Recoveries


Subrogation recoveries through two quarters of FY24 totaled \$357,664 compared to \$81,724 for

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Managed Care...Managed Better

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6-Month Checkup

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the same period of FY23. We have recovered 77% of the total recovered in all of FY23.

Key Metrics

Compensability decision turnaround time- So far this year we made compensability decisions on 1,579 claims with an average compensability turnaround time of 16 days compared to 1,437 claims and 11.3 days for the same period in FY23. Delays in compensability decisions are most often related to delays in the injured worker contacting the benefit coordinator or delays in receiving medical reports from treating physicians.

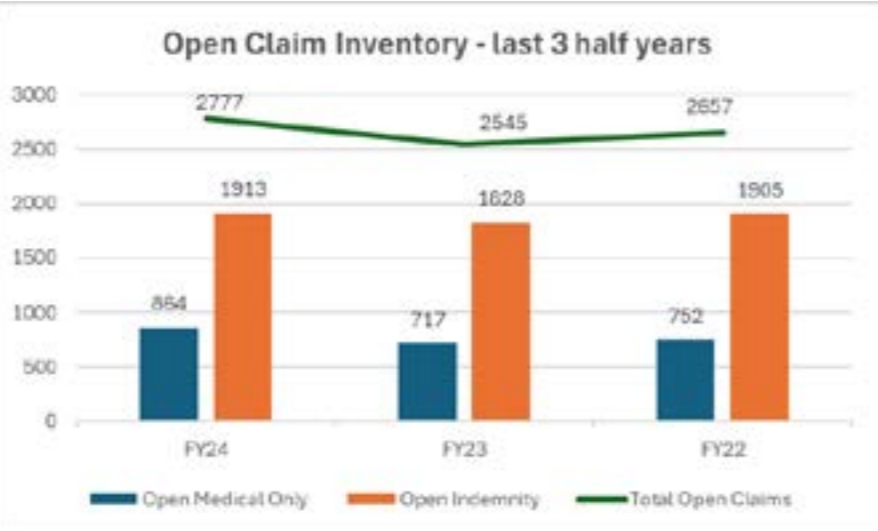
Medical bill payment turnaround time - Average payment lag time of 15.3 days. We ended FY23 at 12 days and are working to drive our FY24 results down.

Medical Bill Adjudication - 17,358 bills were allowed for payment by our medical bill adjudication partner with recommended payments totaling \$10,518,000, with a savings of 44.6% or \$8,451,000. Since medical bill payments account for more than 60% of our overall workers' compensation costs, it is important to have effective medical cost containment strategies in place.

Other Savings - For the first two quarters of FY24 we estimate cost avoidance from field case management at just under \$2.5M. Additionally, through our Medical Director program we conservatively estimate cost avoidance of \$122,005.

New Claim Volume - New claim submissions continue to increase and have risen almost 50% when compared to FY23. See the table to the right for a comparison.

Additionally, there is an open claim inventory of 2,777, which is 232 higher compared to December of 2022.



Safety Corner



2024, Don't Fall for It!

Safety Corner

More than 800,000 patients are hospitalized each year for a fall.

Let's start the new year by being careful in all aspects of daily activity. Regardless of the amount of training, rules, advice, or experience we have, many people reading this article could be the victims of a slip, trip, or fall on stairs or ramps this year. I know you may think *not me*, but most accidents resulting in injuries are unexpected.

Most people don't start out thinking I will get hurt doing "this or that" (however, there are some exceptions, Military, EMS, MMA fighters, and law enforcement, to name a few), and somehow "this or that" winds up injuring them. If you are lucky, the injury will be minor and not permanently impact the quality of your life.

According to the [National Floor Safety Institute](#) in 2020, statistics showed nationally:

- An older adult died as a result of a fall every 20 minutes.
- 3 million older adults were treated in an emergency room for a fall.
- More than 800,000 patients were hospitalized each year for a fall, primarily because of a head injury or hip fracture.
- Experts say a child falls down stairs somewhere in the US every six minutes. Research shows some of those accidents happen while the parent is holding the child.

Overall, the elderly and small children are the most susceptible. The risks associated with stairs include improper footwear, short or narrow treads whose edges (nosings) become worn and slippery over time, uneven tread heights, inappropriate stair surface materials that do not provide enough traction, and poor stair lighting which can be extremely dangerous for older individuals who often have physical mobility issues, impaired vision and might find step edge identification and navigation difficult. A simple misstep up or down could result in a life-ending or life-altering fall. This is even true if the person is familiar with the stairway. Using handrails helps maintain a stair user's balance; they rarely can stop a fall.

Older adults are not the only ones at risk; teens and toddlers are also at risk. Falls are the most common cause of non-fatal

injuries to children aged 0 to 19. Almost 2.8 million children are treated in US emergency rooms for fall-related injuries yearly. Children younger than five lead the age group with the highest percentage of ER visits—1.2 million emergency room visits each year due to falls. Parents carrying children up and down the stairs is one of the leading causes of falls, and sometimes, they are the most devastating as far as injuries go because you have two victims.

How to prevent ramp/staircase-related injuries:

- Have adequate lighting.
- Always use handrails. Maintain two points of contact at all times.
- Avoid using handheld electronic devices when using stairs or ramps.
- Use slip-resistant footwear when using stairs or ramps.
- Walk, don't run up or down stairs or ramps.
- Install wall-mounted child gates at the top and bottom of the stairs.

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Safety Corner



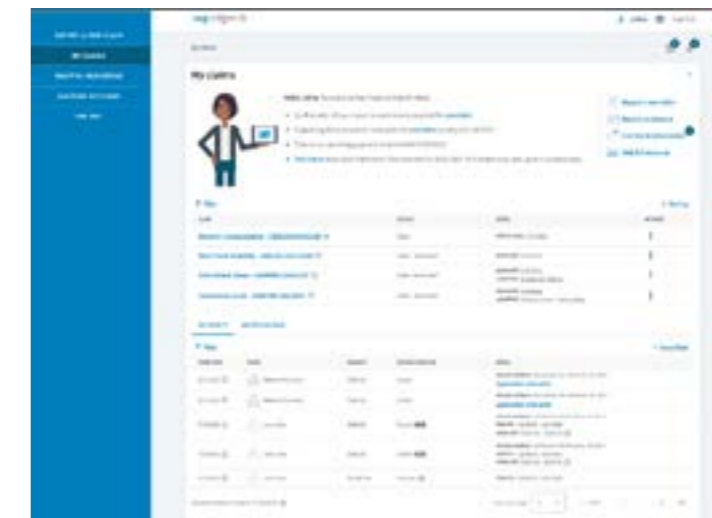
mySedgwick Enhancements

MC Innovations' claim service provider, Sedgwick, offers injured workers convenient, secure online access to real-time claims information, along with configurable features and communication options to meet their needs.

Effective January 31, 2024 enhancements are being released that will make it easier than ever for your injured workers to access important claim information, track their claim progress and communicate with their assigned benefit coordinator.

Key Enhancements & New Features:

- Simplified landing page
- Dashboard summaries highlighting notifications and important reminders
- Collapsible menus that minimize clicks to find actions and claim details
- Key action buttons with easily identifiable graphics
- Badges to call attention to new items, such as an examiner's response to a communication
- Claims progress tracker



2024, Don't Fall for It!

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- Assist small children and older adults in walking up or down stairs and ramps.
- Don't store items on the stairs or ramps.
- Keep stairs and ramps clean, dry, and free of ice.

Take your time and use the handrails. Keep toddlers off the stairs. Be alert and aware of your surroundings, and Don't Fall for 2024.

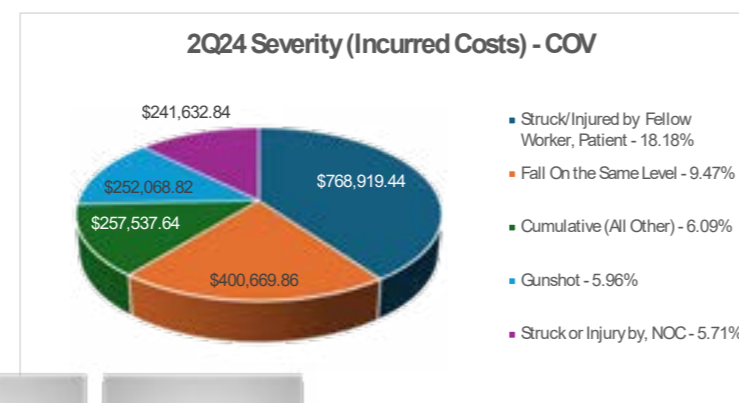
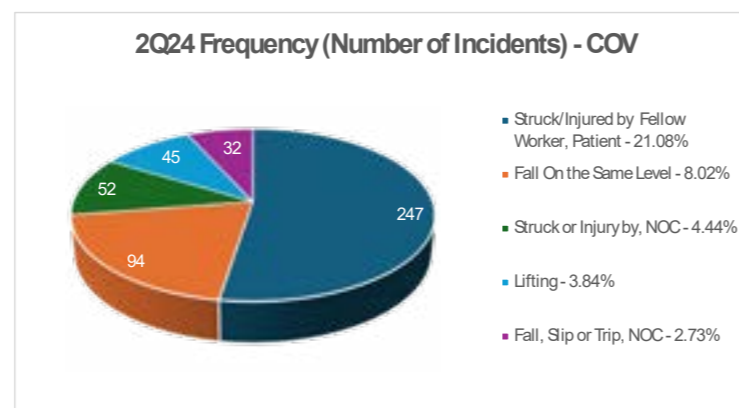
References:

- <https://nfsi.org/national-floor-safety-institute-comments-on-stairway-falls/>
- <https://www.ksl.com/article/19560857/stairs-among-leading-causes-of-injury-death-for-kids>



Injury Frequency & Severity

Monthly, quarterly and annually it is important that agencies understand the causes of injuries both in terms of the number of injuries and their potential costs. The charts below represent the top five causes of injuries for the entire program. Struck/injured by fellow worker or patient is the most frequent (21%) and costly (\$768,919 or 18.2%) cause of injury. Falls are generally always in the top five for the program both in terms of volume and incurred value. What trends are you seeing at your agency? Do you have strategies in place to mitigate?



Tips for Teamwork

Wage Loss

The agency is responsible for reporting any wage losses for an injured worker that loses time from work as a result of their workers' compensation claim. Wage loss during a pay period is required before the following pay period. Please do not allow lost time/wages to accumulate for longer periods of time, as this greatly impacts the benefit coordinator's workload and has the downstream impact of injured worker's leave time not being restored timely.

FROI Portal Important Features

Don't forget about the features within the Sedgwick FROI Portal that allow for the uploading of claim-related documents and photos and the addition of claim-related notes or annotations. Both features should save you time and reduce the number of emails and telephone calls through the timely sharing of information.

Claim Types

We receive hundreds of record-only claims each month. Some of these will change to medical-only or lost-time claims. Please notify the MCI staff as soon as you know that treatment and/or lost time is involved. The sooner we have information, the sooner we can investigate.



Claim Service Provider Team



See below for the organizational chart for our claim service provider team. Additionally, you may visit covwc.com's "Contact Us" page for updated personnel and contact information.

