

EXPERT SOLUTIONS FOR YOUR MANAGED CARE PROGRAM

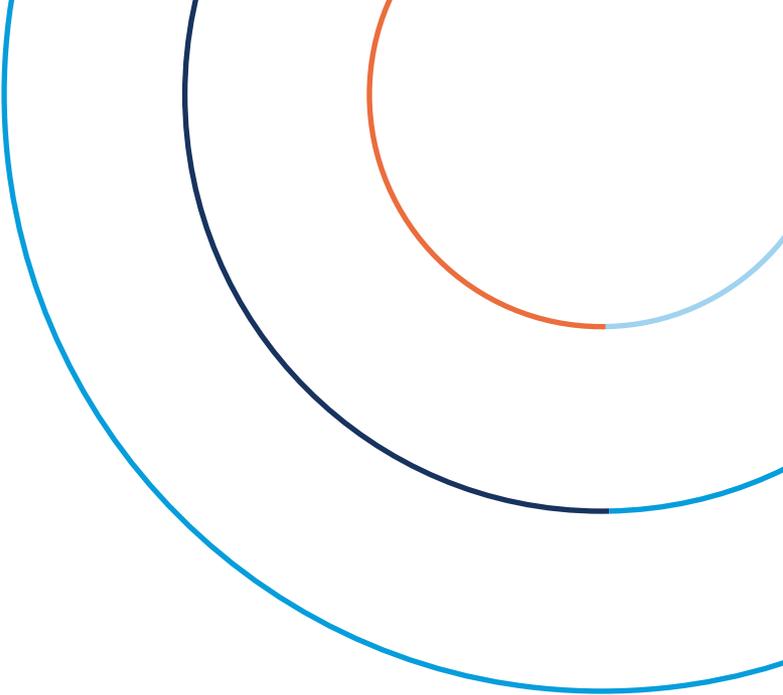


The power of choice



A healthcare professional, likely a nurse or doctor, is shown in profile, looking down at a smartphone held in their right hand. They are wearing a light blue uniform with a circular badge on the chest. The background is a clinical setting with a computer monitor and other equipment, all rendered in a dark blue, semi-transparent overlay. The overall mood is professional and focused.

Expert solutions
for your managed
care program



More choices for you

Today's insurance carriers and employers need a managed care partner that helps them control costs and manage the process, while caring for their employees and policyholders.

Whether you need managed care solutions for a workers' compensation or liability program, Sedgwick offers a wide range of choices to meet your needs.

Our experienced team will work with you to create a solution to enhance your program and drive the best outcomes. Our cost containment and clinical care services can be engaged individually to support components of an existing managed care program, or they can be provided as a fully integrated end-to-end managed care services suite.

We maximize savings through state-of-the-art technology, proprietary rules to identify bill inaccuracies, coding and clinical expertise, access to specialty, regional and national provider networks, and sophisticated complex bill review and out-of-network re-pricing solutions.





Medical bill review for workers' compensation

Sedgwick reviews nearly \$9 billion a year in provider charges, leveraging a depth and diversity of claims data unrivaled in our industry. With this data, we can better measure performance, identify trends and create strategies to improve outcomes. We maximize savings through state-of-the-art technology, coding and clinical expertise, access to national and regional provider networks, and robust negotiation services. We analyze all bills to ensure charges are billed accurately within state and national guidelines, and identify and re-price inflated medical charges to appropriate levels to assure you only pay what you are responsible for.



Medical bill review for auto liability

We provide fast, accurate bill review services for auto first party and personal injury protection (PIP) claims, helping clients control costs and achieve the highest possible savings. Our team analyzes these medical bills to identify and re-price inflated medical charges to appropriate levels. We provide several solutions such as a virtual mailroom for bill intake, optical character recognition and electronic bill submission, fee schedule or usual and customary rate application, multiple levels of auditing, complex bill code review, bill negotiations and litigation support. Our advanced technology, robust rules engine and expert clinical team help clients maximize savings and make a positive impact on their bottom line.



Demand management

Our in-house team of experienced nurse consultants review and analyze medical treatment records associated with general liability, bodily injury, auto and personal injury protection claims, offering a unique perspective regarding the nature and cause of the injury. Our nurse consultant analysis helps identify the treatments that are causally related to the claim while separating those that may not be related. By closely analyzing the medical aspects of each claim, they help reduce settlements and overall claim costs for our clients.



PPO network

Our growing preferred provider organization (PPO) network includes our proprietary national provider network and regional and national network partners, offering access to more than 900,000 medical providers across all specialties. This also includes state-level custom PPO mosaics that we implement to support clients and drive the best access to care and savings. Our medical providers understand the complexities of workplace accidents including the value of early intervention, state and national medical treatment guidelines, and the importance of helping injured employees return to work. Sedgwick supports outcomes-based state-level options across the country, including California MPN, Texas HCN/504 and Illinois PPP.



Complex review, nurse audit and bill negotiations

Large complex bills related to surgeries, pain management, implant changes, facility charges and high value pharmacy charges are primary contributors to the high cost of medical care. Our complex review, nurse audit and bill negotiations process targets these complex high dollar bills to identify those that are inaccurate, unrelated, and/or inflated. Our expert team combined with our advanced technology identify these charges and help clients control costs and maximize savings.



Ancillary care network

We connect injured employees to a wide array of services offered through our ancillary care network, which includes more than 40,000 providers. We manage requests for many types of services including durable medical equipment, home healthcare, diagnostic imaging, translation and language, and transportation and travel support. Our in-house care coordinators assist with scheduling and provide oversight for all services. We have negotiated rates with our large network of service providers to help clients save on medical costs, while expediting employee access to care.



Our solutions help injured employees get the right care at the right time to help them get healthy and return to work as quickly and safely as possible.



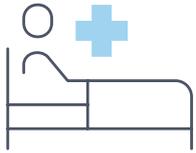
Nurse triage

Our 24/7/365 nurse triage service helps employees receive safe, appropriate care at the time of injury. Our registered nurses are trained in occupational injuries and use industry-proven guidelines to recommend first aid/self-care, telemedicine or in-person care with a local provider associated with the highest quality treatment outcomes.



Case management

Our case management services ensure treatment is medically appropriate, necessary and successful at moving the injured employee down the path of recovery. Our nurse case managers are highly skilled in monitoring and consulting to guide occupational injury care. They identify comorbidities and coordinate with claims examiners to deploy key strategies to control costs and ensure injured employees get the care they need. Whether it's a single task assignment, full field case management, crisis care, or anything in between, our experienced case managers partner with clients to provide the most appropriate level of support.



Surgery nurse services

Our surgery nurse solution helps injured employees facing surgery to be better prepared physically and mentally, and to confidently steer themselves toward a faster recovery. A specialized surgery nurse engages the employee with a pre-habilitation/rehabilitation model designed to prepare their mind and body before surgery to improve the outcome and recovery. The nurse will assess the employee's health literacy and education regarding their surgery, provide lessons to improve physical strength, and monitor them before and after surgery.



Behavioral health

Sedgwick's behavioral health specialists serve as patient advocates and provide the expert assistance needed to identify and address psychosocial barriers to ease the return to work process. They can also help identify additional problems within a claim that need to be addressed. Behavioral health can make an impact on claims involving trauma, mass casualty and catastrophic incidents, assaults and robberies, or when psychosocial flags are noted such as drug abuse, stress, or fear of returning to work.



Utilization review

A workplace injury impacts an employee's health, productivity and quality of life. Using evidence-based medical guidelines, our utilization review nurses and peer review network assess each situation from top to bottom to ensure care that's medically necessary – and to help the employee get back to work sooner. Because we understand that waiting to learn if treatment will be approved can bring a lot of uncertainties, we'll ease any concerns with fast delivery that is well within the current state timelines. If the requested treatment falls outside of the medical guidelines, the nurse will engage a physician advisor who will consult with the treating provider on alternative strategies and clarify return to work goals.



Pharmacy management

Our pharmacy utilization review and complex pharmacy management services work together to control costs and discontinue inappropriate and long-term drug use. Our specialty pharmacy nurses, pharmacists and doctors work to ensure that prescribing patterns are in line with evidence-based guidelines and that employees are receiving optimal therapy to facilitate their recovery. Our highly skilled colleagues have the necessary expertise related to drug safety protocols to identify potential problems and recommend alternate therapies when appropriate.



Vocational and return to work services

When an employee is injured on the job, our goal is to ensure they get back to work as safely and quickly as possible. Early intervention by our return to work specialists can make all the difference. The longer an injured employee is off work, the greater the likelihood they will never return to work. Research has shown that after 12 weeks off work, 50% of injured employees do not return to work; and at the one-year mark, nearly 98% never return. This makes early intervention and return to work programs essential to ensuring positive claim outcomes.



Transitional work placement

Our transitional work placement program offers a creative solution for employers that are unable to provide modified duty positions for injured employees. Our return to work specialists identify temporary work opportunities with not-for-profit organizations in the employee's community and oversee the transitional duty process. The program helps employees stay productive and active during their recovery and employers see a reduction in lost time and medical costs.



Solutions to fit your needs

We recognize that claims organizations, insurance companies, public entities and self-administered employers have different systems, needs and workflows. When you choose Sedgwick, you not only get our expertise, sophisticated technology and best-in-class solutions, you also get flexibility. We will work to design a program that streamlines workflows and makes your team's job easier. By providing the right care and coordination solutions – from clinical case management to networks and support – along with the best treatment and cost oversight, we're driving better outcomes for everyone involved.



P. 800.625.6588

E. sedgwick@sedgwick.com

www.sedgwick.com

caring counts