

SUCCESS STORY

WC Advanced Advocacy Program

Advanced Advocacy Program drastically improves claims management for manufacturer

The challenge

Through the Advanced Advocacy Program, the Claims team provides support to reduce the duration and severity of both the lost workday and medical components of a workers' compensation claim.

The solution

Following several years of rising claims in losses incurred, a manufacturing firm turned to their insurance broker, MMA Midwest, for guidance. After careful examination of the firm's workers' compensation trends, MMA Midwest's Advanced Advocacy Program was deployed. From there, the program consistently adheres to the following workflow.

1. Insured reports an incident when one occurs through MMA Midwest's Nurse Triage Program (Triage Now)
2. Reduction of the claim duration and severity are executed through:
 - a. **Early medication intervention** by way of implementing initial claim procedures that offer a streamlined and qualified medical treatment upon injury
 - b. **Early identification of risk factors** that lead to secondary gain concerns or fraud
 - c. **Coordination of light duty positions** within the restrictions outlined by their physician, and alternative light duty programs when restrictions preclude client location light duty
 - d. **Early identification of medical treatment** in excess of the ODG Guidelines (Official Disability Guide); accompanied by medical cost containment recommendation
 - e. **Strategic direction and partnership** with the adjuster to ensure execution of loss mitigation solutions
3. Claims Advocate then:
 - a. Reviews and evaluates the following for each claim:
 - i. Investigation completion
 - ii. Compensability determination
 - iii. Work status
 - iv. Treatment plan

Client profile



Manufacturing

1.4 M+

In cost savings

91%

Decrease in workers' compensation claims

70%

Decrease in the average numbers of days to close

Learn how MMA Midwest's Advanced Advocacy Team can help you obtain measurable results.

Marsh McLennan Agency LLC
T + 888 429 0999
MarshMMAMidwest.com

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- b. Completes 3-point contact with employer and adjuster and evaluates the need for Nurse Case Management if the employee has not returned to work, there is ongoing medical treatment, or if the employee is doing light duty work for 30+ days
- c. Escalates a claim issue for further discussion with identified team
- d. Continues ongoing claim assessment until employee reaches MMI (Maximum Medical Improvement)
- e. Follows up with claim-specific communication when claim meets escalation criteria and outlines the issues, provides an action plan and sets expectations for next steps

The result

Following the execution of MMA Midwest's Advanced Advocacy Program, the manufacturing firm experienced a drastic turnaround in their workers' compensation claims and losses incurred. In just over a year, the client has seen a 91% decrease in claims, 70% decrease in the average number of days to closure, and over \$1.4M in savings over the last year.



Learn how MMA Midwest's
Advanced Advocacy Team can help
you obtain measurable results.

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