

.compInsights Report

Case Management

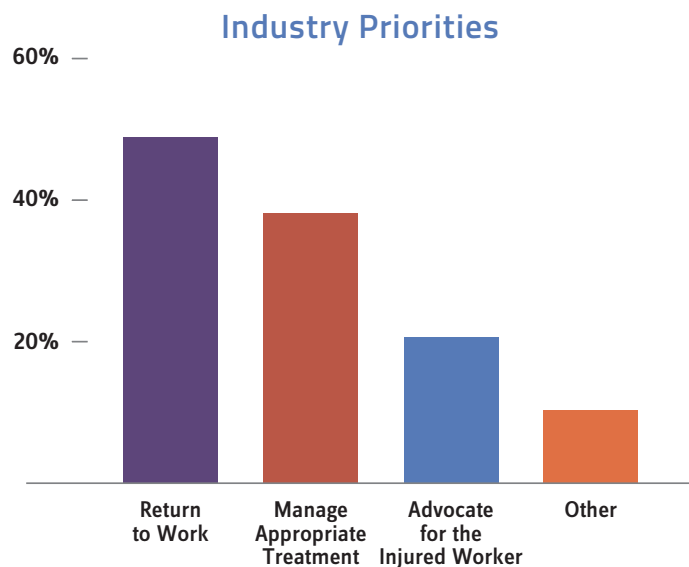
Early case management utilization facilitates faster return to work and lower overall claims costs.



Upfront costs can yield long-term savings as time delays in case management referrals have been found to increase medical costs by up to 60%. To better understand the issues of patient management utilization, CorVel sponsored a survey of claims professionals about their case management goals, how patient management is assigned, and the impact utilization has on their program. The survey results show that about half the industry abides by the tradition of retrospective utilization - delaying case management assignment until after an extended period of lost time or a catastrophic injury - while the other half that proactively assigns medical management achieves faster return to work and lower claims costs.

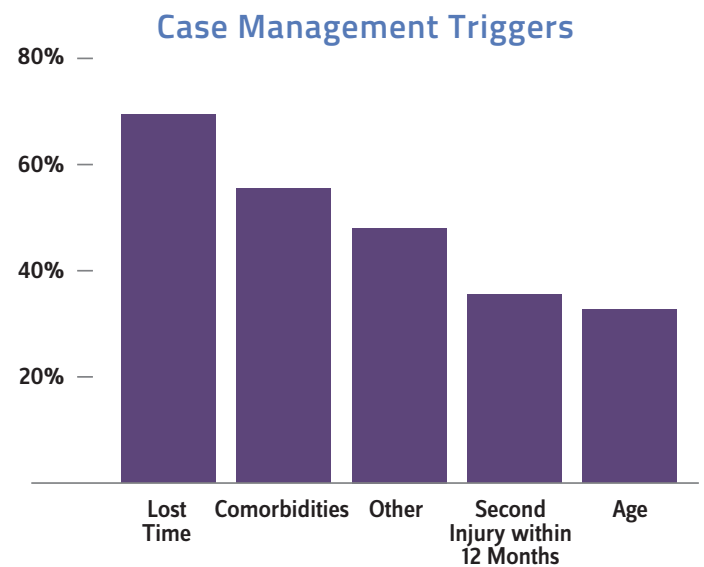
Case Management Goals

We compared respondents' case management program goals with their pattern of referral. Almost 50% of survey respondents ranked return to work as their top goal. However, when asked in a separate question whether they utilize medical case management, 45% of respondents indicated they did not. Of those that did not refer to case management, the majority believed case management could be handled by the adjuster.



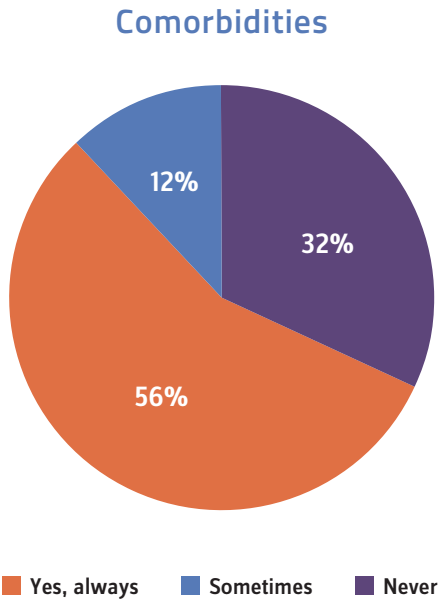
Missed Opportunities

Several of the survey's questions revealed the tradition of retrospective case management utilization is still inherent throughout much of the industry. Lost time was the most frequently used trigger for medical case management. More than half of respondents said their programs did not have mid-case triggers to determine medical case management assignment, indicating reactive medical management.



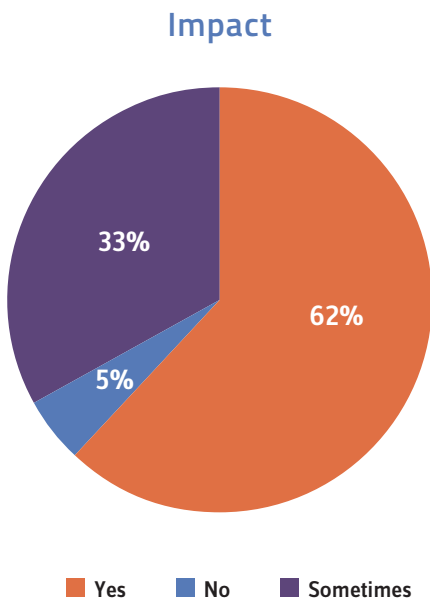
Reactive Versus Proactive

Other reactive indicators that delayed the recovery process reflected similar majority trends. Over half of responses indicated respondents sometimes looked at comorbidities, while 12% never looked at comorbidities prior to determining initial case management assignment.



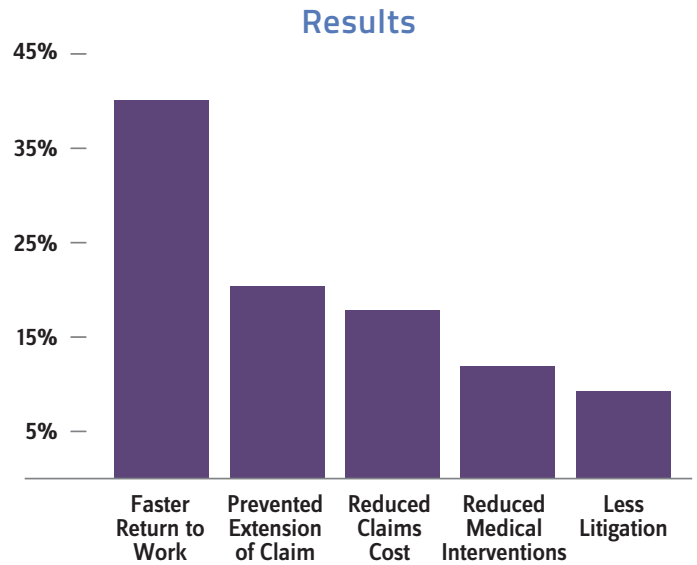
Impact on Disability Duration

In contrast, the respondents that reported they assigned and utilized case management said they experienced positive impacts for their programs. When asked how lost time was affected by the use of case management, 62% found that medical case management impacts total length of disability.



Balancing Care and Cost

81% of responses indicated a positive correlation between early assignment and total cost of claims. Prevented extension of claim, faster return to work and reduced claims costs were the top reported results yielded by case management.



Conclusion

Despite the industry's sometimes negative stigma associated with case management, its value is significant. With the emphasis of claims management often skewed by dollar signs, it is common that the industry can overlook the human aspect of every workplace injury and underrate available resources - or misallocate tasks - that can reduce overall spend.

With a proactive program like CorVel's that incorporates real-time resources, case managers can update case files immediately to assist injured workers and improve outcomes. Mobile technology and CorVel's proprietary Case Management App allows case managers to transmit crucial medical and time sensitive information to all involved parties without delay to optimize outcomes while also realizing cost efficiency.

Thank you to the participants of this survey. CorVel Corporation is a national provider of risk management solutions for workers' compensation, group health, auto and liability insurance markets. Please visit www.corvel.com to learn more, or contact your CorVel representative for additional information.