

Partnering for Impact: Early Intervention that Delivers Results

How a Leading Insurance Carrier Transformed Claims with Advocacy 24/7 & Telehealth

The Partnership

The flexibility of CorVel's solutions enabled a leading insurance carrier to introduce virtual care services as part of its claims program for the first time. Beginning in 2017, the Carrier partnered with CorVel to launch a nurse triage and telehealth program, customized and private-labeled for its policyholders. By leveraging CorVel's Advocacy 24/7 and telehealth services, the carrier created a seamless solution that provides immediate access to appropriate care and streamlines the claims process. What started as an innovative initiative has since evolved into a trusted, long-term partnership that continues to deliver measurable impact across the Carrier's book of business.



Simple Yet Impactful

When workplace injuries occur, delays in care delivery and reporting can quickly drive up costs and prolong claim durations. The Carrier recognized the need for a solution to simplify the process for both workers and supervisors while improving outcomes. Through their partnership with CorVel, a straightforward process was established to set claims off to the right start.

The process? An injured worker calls the 24/7 triage hotline without leaving the workplace, and a nurse conducts a telephonic assessment, recommending the appropriate level of care. The First Notice of Loss (FNOL) is initiated immediately. CorVel's virtual care coordination ensures that, when appropriate, injured workers are connected to telehealth providers and guided through next steps, reducing unnecessary ER visits and keeping recovery on track. This model ensures that every claim begins with early intervention, appropriate medical guidance, and reduced administrative delays.

Early Intervention Results

Between 2017 and 2022, the program delivered strong results compared to the carrier's broader book of business – including a 51% reduction in claims costs and average savings of \$6,000 per claim. Lag time improved by 71%, with claims reported 10 days sooner on average, while claim durations shortened by 28%. **Indemnity claims closed 111 days faster**, demonstrating the impact of early intervention and coordinated care on both costs and outcomes.

51% Reduction in claims costs

\$6k Average savings per claim

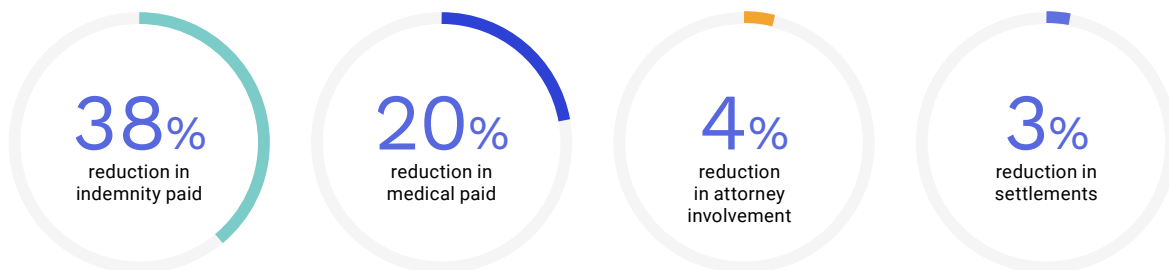
28% Reduction in claim duration

Proven Impact: One Organization's Success Story

An actuarial review of a large social services organization highlighted the measurable impact of early intervention. The client's data showed that the program not only reduced costs but also positively reshaped the claims mix. The organization saw a 9% reduction in lost-time claims, a 9% decrease in medical-only claims, and a 17% increase in incident-only claims, indicating more cases resolved through self-care.

Reporting improved dramatically, **with claims submitted within two days instead of 22 days**, and the organization achieved a 38% reduction in indemnity paid and 20% in medical paid, underscoring the program's ability to deliver savings while supporting better outcomes for injured workers.

Claims Outcomes:



Lasting Value Through Partnership

By partnering with CorVel, this leading insurance carrier has redefined how injuries are managed across its program. Results from across their book of business and within individual client organizations demonstrate that early intervention, Advocacy 24/7 Nurse Triage, and telehealth are not only effective but also essential in reducing costs, improving closure rates, and ensuring that injured workers receive the right care at the right time.

- ✓ Lag time improved
- ✓ Claim duration shortened
- ✓ Reduced Costs