Businesses are challenged every day to control the cost of Workers’ Compensation and to improve their bottom lines. Analyzing your medical data can be the first step in controlling those costs.

Willis Risk Control and Claim Advocacy Practice (RCCA) offers our clients a strategic approach to reducing costs associated with their Workers’ Compensation large deductible and self-insured programs through our medical cost containment analysis, a proprietary process developed by our RCCA Practice. Our clients typically realize a savings of 10% to 15% of annual incurred losses. In addition, the savings associated with this program accrue over future years – this is not a one-time savings.

A SUCCESS
During one client's analysis, we found that most employees were going to the emergency room for their first treatment after an injury – about 98% of them. Upon further analysis of the first treatment program, we recommended removing the emergency room from the panel, replacing it with an occupational health clinic.

The savings per year was $400,000.

HOW TO GET STARTED
To begin, we gather your Workers’ Compensation claim data from previous years and review your current claim administrator contracts.

WHAT WE DO
- Conduct a contract analysis
  - Pricing/benchmarking
  - Bill review charge
  - Claim handling charges
  - Contract terms and conditions
  - Termination penalties
- Assessments
  - Managed care/PPO assessment
    - Provider discounts
    - Provider penetration
    - Provider utilization
    - Provider types, i.e., hospital, imaging, durable medical equipment
- Pharmacy assessments
  - Drug discounts
  - Pharmacy network penetration
  - Third-party leakage (billing companies)
  - Formulary review
- Proprietary Willis modeling
  - Where to secure reductions
  - How to secure reductions
- Prepare and distribute TPA request for proposal
- Analyze TPA response
- Coordinate TPA implementation

ANALYSIS AND RECOMMENDATIONS
We focus on three areas driving the costs of your Workers’ Compensation program:

- Medical bills
- Indemnity costs
- Expenses

We analyze your data a number of different ways to identify trends and benchmark your results against industry best practices. Then we work with you to improve outcomes and reduce costs in key areas of your Workers’ Comp program.

Let us help you gain control of your Workers’ Compensation program – and your bottom line.
**SUCCESS STORIES!**

| CASE #1 | A school district's employees were over-using local emergency rooms as the workers compensation primary care. Our analysis revealed that 98% of injured workers were going to the local emergency room for non-life-threatening injuries. | The district removed emergency rooms from posting notices and replaced them with occupational health clinics while educating managers and supervisors about the better medical care available to employees at the occupational health clinic for non-life-threatening injuries. | Savings to client was $400,000 per year in reduced medical costs, reduction of unnecessary tests and fewer lost time days. |
| CASE #2 | A client who provides long-term health care was incurring medical cost containment fees higher than typical. | Willis discussed the client’s fee structure with their medical cost containment company, which agreed to reduce fees. | Willis helped negotiate a 9% reduction in bill review fees, which equated to an annual savings of more than $100,000. |
| CASE #3 | An in-depth analysis of a major grocery chain’s TPA, revealed the nurse case managers were not utilizing specialty networks. | A restructuring of nurse case management and modification of the claim workflow process. | Our client realized a savings of $150,000 by restructuring the claim triage process and eliminating specific preferred provider organization fees. |
| CASE #4 | A large transportation company had significant spend in pharmacy costs for Workers’ Compensation claims arising from the use of opioids. Opioid costs were negatively affecting the client’s Medicare set aside (MSA) costs. | We identified the claims driving opioid overuse, then assisted the client in developing an aggressive program to manage pharmacy cost/opioid use. | Reduced the MSA costs by over $5,000,000. |