



"We're in this together"

Presented By:
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encova
INSURANCE

Discussion Points

- 360 Claims Management Model
Claim Reporting
- Encova Edge
 - Claim Reporting
 - Policy Navigation
 - Reviewing claim documentation and activity
- Importance of Prompt Reporting
- Stay at Work Program
- Effect on Claim Costs

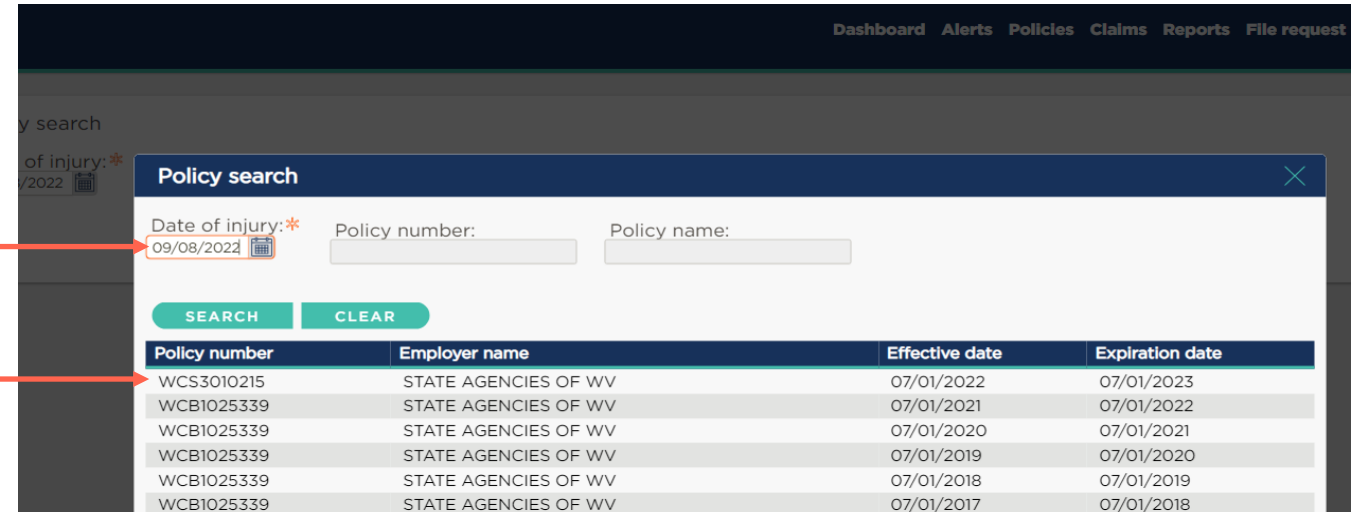
Ouch!

What to do when you (or your employee) are injured:

1. Provide the Injury Kit for completion.
 2. Seek medical treatment and advise medical provider this is Workers' Compensation—we do have a PPO Network.
 3. File the claim through Encova Edge (Formerly known as StreetConnect).
- Discussion: When to file/late reporting/filing requirements.

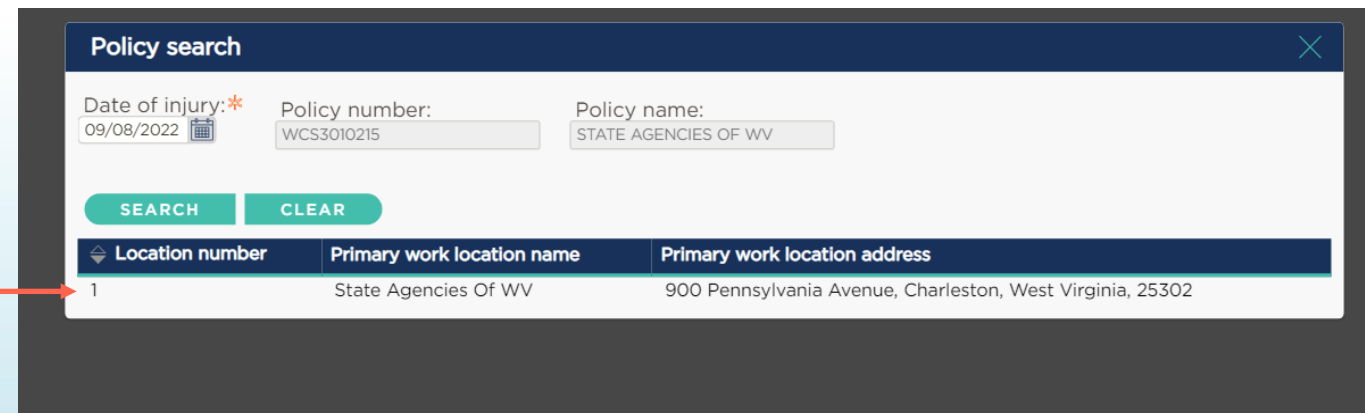
Filing a Claim

1. Click Claim across top tool bar.
2. Click File Claim.
3. Choose Date of Injury.
4. Choose correct policy term.
5. Choose Primary Work Location.
(Only 1 Choice)



The screenshot shows a 'Policy search' modal window. At the top, there is a navigation bar with 'Dashboard', 'Alerts', 'Policies', 'Claims', 'Reports', and 'File request'. Below the navigation bar, there is a search bar with the text 'of injury: *' and a date '09/08/2022'. The search criteria are: 'Date of injury: *' (09/08/2022), 'Policy number:', and 'Policy name:'. There are 'SEARCH' and 'CLEAR' buttons. Below the search criteria, there is a table with the following data:

Policy number	Employer name	Effective date	Expiration date
WCS3010215	STATE AGENCIES OF WV	07/01/2022	07/01/2023
WCB1025339	STATE AGENCIES OF WV	07/01/2021	07/01/2022
WCB1025339	STATE AGENCIES OF WV	07/01/2020	07/01/2021
WCB1025339	STATE AGENCIES OF WV	07/01/2019	07/01/2020
WCB1025339	STATE AGENCIES OF WV	07/01/2018	07/01/2019
WCB1025339	STATE AGENCIES OF WV	07/01/2017	07/01/2018



The screenshot shows the 'Policy search' modal window with the search criteria: 'Date of injury: *' (09/08/2022), 'Policy number: WCS3010215', and 'Policy name: STATE AGENCIES OF WV'. There are 'SEARCH' and 'CLEAR' buttons. Below the search criteria, there is a table with the following data:

Location number	Primary work location name	Primary work location address
1	State Agencies Of WV	900 Pennsylvania Avenue, Charleston, West Virginia, 25302

Filing a Claim

1. Complete all boxes highlighted Red.
2. Ensure under the Injury Questions Section to complete “Reporting Location” by choosing all 3 drop down boxes.
3. Then Click Submit.

Intake navigation
Policy search
Policy/Demographics
Demographic/Wage
Injury
Return to work
Medical

Policy search
Date of injury: * 09/08/2022
Policy number: WCS3010215
Policy name: STATE AGENCIES OF WV

PRINT SUBMIT Filing date: 09/08/2022 Claim type: * Jurisdiction: West Virginia CLEAR ALL *

Policy/Demographic Questions
Intake user:
What is your name? * JUANITA WIMMER
What is your job title?
What is your telephone number? * (304) 558-6279
What is your telephone extension number?
What is your fax number?
What is your email address? juanita.d.wimmer@wv.gov
Are you the contact for this claim?
Is this a Federal Longshore (USL&H) claim?
Are you reporting a fatality?
Date of injury, date of last exposure? * 09/08/2022 CHANGE
What is your policy number? * WCS3010215 Policy name: STATE AGENCIES OF WV CHANGE
What is the employee's ID? * Type: ID:
What is the employee's name? * First: MI: Last: Suffix:
What is the employee's mailing address? * Address 1: Address 2: Country: United States
Postal code: City: State:

Injury questions
Name: State Agencies Of WV Address 1: 800 Pennsylvania Avenue Address 2: Country: United States
Postal code: 25302 City: Charleston State: WV CHANGE
What is the reporting location? 10000 - GOVERNOR >>> 10001 - GOVERNOR OF WEST VIRGINIA >>> 10001 - GOVERNOR OF WEST VIRGINIA
Did the accident occur on the employer's property? *
Was this the employee's regular department?
In what department did the accident occur?
Was injury the result of a motor vehicle accident?
Was any equipment involved in the injury?

What Happens Next?

1. Claims adjuster receives claim.
2. Claims adjuster will make contact with the employer, injured worker, witnesses, and medical provider as needed.
3. Claims adjuster will review medical records to determine compensability.

- Discussion: What information supports this decision?

MANAGEMENT OF CLAIM

1. Maintain contact with injured worker regarding upcoming appointments and results.
 2. Process authorizations/denials as needed to facilitate appointments.
 3. Review to determine Temporary Total Disability (TTD) benefits as appropriate with in-house management of off work status. TTD is paid at 66 2/3% of average weekly wage with a minimum and maximum. This is set by the State of WV. Most State of WV employees may choose to use sick leave for full wages. The Election of Options form is required, this is provided by the employer.
 4. Potential to assign Qualified Rehabilitation Professional (QRP or Field Case Manager) if needed.
- Discussion: Any issues? Why are QRP's assigned?

Preferred Provider Network

WHO: All injured workers must select a provider that is part of the Encova Preferred Provider Network.

WHAT: An organization of medical doctors, hospitals and health care providers who come to an agreement with the insurer to provide health care at reduced rates.

WHEN: Following any work-related injury or incident that requires medical attention.

WHERE: Approved providers throughout the state and at a location near you.

WHY: They understand the Workers' Compensation system, paperwork and are proactive with RTW release.

PPO Network

1. www.encova.com
2. Click Submit a Claim.
3. Click About.
4. Click Workers' Compensation.
5. Click SummitPoint Insurance.
6. Click PPO Network.

The image shows a sequence of two screenshots from the Encova Insurance website. The top screenshot shows the homepage with navigation arrows: 1. points to the browser address bar (http://www.encova.com), 2. points to the 'SUBMIT A CLAIM' button in the top navigation menu, 3. points to the 'ABOUT' link in the top navigation menu, 4. points to the 'Workers' compensation' icon in the services grid, and 5. points to the 'SUMMITPOINT INSURANCE' button in the carrier selection row. The bottom screenshot shows the 'Submit a Claim' page with an arrow 6. pointing to the 'Our preferred providers' section, which includes a 'Log in' link and login credentials (Username: Encova, Password: Encova).



Importance of Prompt Reporting

Benefits include

- Allows claims management activities to begin sooner
- Faster delivery of benefits to injured worker
- Ultimately reduces overall claim costs
- Favorable influence on policy pricing
- Decreases the potential problems associated with unmanaged claims

Importance in Prompt Reporting

Difference in Cost if not reported promptly:



Back injuries – ↑ 35%



Soft tissue sprains & strains – ↑ 13%



Red Flags

Accident Related



- Timing of injury is suspicious
- Monday morning, pending layoff, recent job termination
- Accident not witnessed
- Details are sketchy / story changes
- Delay in reporting injury
- Delay in obtaining treatment



Red Flags

Medical Related



- Diagnosis is inconsistent with treatment
- Frequent change of physicians
- Cancels or fails to keep appointment
- Treatment refused

Importance of Your Return-to-Work Program

- We're in this Together
- Staying at work/Return to Work is often determined more by attitude than injury
- Work is sometimes the easiest habit to break

Return-to-Work Program

- If your employee is off work 6 months, there is a 50% chance they will not return to work in their pre-injury position.
- If your employee is off work 12 months, there is a 90% chance they will not return to work in their pre-injury position.
- The goal of a return-to-work program is to return injured employees to work as quickly as possible through:
 - Modified work: the employee returns to the original job with some type of restriction on work time and / or certain activities.
 - Alternative work: the original job cannot be modified so the employee performs another job or different tasks to accommodate their abilities.

Return-to-Work Program

General Guidelines:

- Modified / alternate duty is temporary and progressive in nature
- Will be offered as long as work is available and employee progresses
- Part-time work may be offered
- May be continued until MMI or full-duty release is provided
- Wages may be reduced to reflect workplace productivity
- Failure to return to work will result in non-compliance and suspension of wage replacement benefits
- All other company policies remain applicable

Keys to Success

Commitment and Consistency is Everything!

- Think outside the box
- Special projects
- Job tasks throughout the company
- Individual tasks to free up another worker
- Utilize your Encova resources

READY TO GET BACK TO WORK?

1. Obtain full duty release from treating physician. If full duty is not appropriate, is there light/modified duty available?
 2. Facilitate return to work with employer and injured worker. Monitor once returned to ensure progression of abilities if released to modified duty or no “flare ups” if full duty.
 3. Vocational Rehabilitation Plans may be developed if returned at reduced hours/pay or if injured worker cannot return to work in that position.
- Discussion: The employer’s policy concerning length of time that modified duty may be accommodated may come into play depending upon their pre-determined timeframe, which is an employment policy, it is not a workers’ compensation issue.

INDEPENDENT MEDICAL EXAMS (IMEs)

1. Scheduled through Exam Works or Genex with an independent physician who is employed by them.
 2. Pointed questions may be addressed, but usually this is for a statement of Maximum Medical Improvement (MMI). What does this mean?
 3. Permanent Partial Disability (PPD) rating. This is NOT SSDI and does not mean the injured worker cannot return to work full duty.
 4. The Examiner may instead recommend additional treatment and a return for another exam at a future date.
 5. Claim “closure”.
- Discussion: Once the IME is completed, what happens next? You may request a claim be reopened for up to 5 years from last significant treatment. After 5 years, the claim is barred from reopening.

SETTLEMENTS

1. Not every claim can be settled, and it is not guaranteed in every claim.
 2. If settlement is reached, the big difference between that and an IME/PPD is that settlement bars the claim permanently.
- Discussion: Every variable can change the value of a claim and not all claims are equal.

Questions??

Thank you so much for your time & attention!

Please call (304) 941-1000 if you need any assistance:

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Juanita provides you with site code and Encova Edge (StreetConnect) log in information.