

All medical bills are sent to our bill review partner, CorVel Corporation, for thorough review of the usual and customary charges or applicable state fee schedules. Charges greater than what is allowed are denied. Additionally, PPO network reductions for contracted providers are also applied.

How disputes are handled:

The employee cannot be billed the amount we have not paid if we are denying full payment based on unreasonable charges. The provider needs to contact the bill review company for any questions related to the recommended payment.

Benefits:

- ★ Duplicate billings are identified
- ★ Unbundling and upcoding of charges are identified
- ★ Charges unrelated to the work injury are identified



Workers' compensation case management is a systematic and personalized approach to managing the care of injured workers who have specific high-cost needs or catastrophic diagnoses. Registered nurses function as case managers to develop treatment plans that facilitate the delivery of appropriate medical care in a cost effective manner, often utilizing preferred provider organizations.

Case managers work with the treating physician to:

- ✧ Develop treatment plans
- ✧ Monitor treatment plans and medical progress
- ✧ Access alternative medical services for appropriateness and cost effectiveness
- ✧ Assure that the injured employee follows the treatment plan
- ✧ Help formulate employee return-to-work plan in accordance with any restrictions
- ✧ Strategize with the workers' compensation claims representative to determine the most effective way to direct and control the treatment plan

Case managers also work with employees, employers, physical therapists, and other specialists to:

- ✧ Research care alternatives
- ✧ Perform job analysis and, when appropriate, video tape job duties
- ✧ Research less physically demanding work alternatives
- ✧ Provide motivation for the injured employee
- ✧ Make timely assessment of vocational rehabilitation needs
- ✧ Provide fraud detection
- ✧ Make timely evaluations for independent medical examinations





Early Return-to-Work Program

It is very important to employers, injured workers, physicians, and ACUITY to promote the return to work of an injured employee while he or she is recovering from a work-related injury.

When an employee is injured, the emotional impact of being nonproductive, of feeling isolated from co-workers, friends, and family, and of experiencing physical discomfort and limitations can quickly result in a disability cycle which is very difficult to end. These negative attitudes can also lead to conscious or unconscious retaliation through excessive lost time, extended medical treatment, negative comments about the employer, and retaining an attorney with expensive litigation. ACUITY encourages all employers to establish an internal Early Return-to-Work program.

Benefits:

EMPLOYER

- ★ Reduces claim costs
- ★ Reduces insurance premiums
- ★ Increases productivity
- ★ Decreases employee lost time
- ★ Improves management/employee communications
- ★ Enhances employee morale
- ★ Injured worker, co-worker, and management
- ★ Reduces operating costs

EMPLOYEE

- ★ Decreases recovery time
- ★ Promotes positive self-esteem
- ★ Improves safety consciousness
- ★ Breaks the disability syndrome cycle
- ★ Assists identification of hazards, barriers, or impediments to full return-to-work and recovery
- ★ Produces a productive life style
- ★ Avoids litigation





PPO Network

Hospitals, clinics, and physicians within our Preferred Provider Organization (PPO) network provide discounts of up to 35% for treatment of ACUITY insureds' employees.

A listing of PPO providers can be accessed on ACUITY's website.

Follow these instructions for your path to savings:

- ★ Visit **acuity.com**
- ★ Click on **Claims** and then select **Workers' Compensation**
- ★ Click **Search CorVel's Website for Physician**
- ★ Choose **PPO Lookup**
- ★ Select **Search** under "Find a Provider"
- ★ Under "Select a Network," click drop down and choose **Workers' Compensation**
- ★ Insert city and state or zip code under "Enter Search Criteria"
- ★ Under "Specialty" and "Service," select options as desired
- ★ Select **Find Providers**





Retail Pharmacy Card Program

Through a nationwide network of over 70,000 pharmacies, the program offers discount pricing and quick, convenient access for injured workers to obtain their needed medications. Advantages include:

- ★ No out-of-pocket expense to injured worker
- ★ Customizable workers' compensation specific formulary
- ★ Advanced EDI (Electronic Data Interchange) capabilities
- ★ Automatic card deactivation
- ★ Point-of-sale electronic drug utilization review captures immediate savings
- ★ After-hour prescription fills

Drug utilization review regulates:

- ★ Medications unrelated to injured worker's claim
- ★ Unauthorized doctors
- ★ Duplications of therapies
- ★ Premature refills
- ★ Excessive dosages
- ★ Drug-to-drug interactions
- ★ Generic substitution enforcement

