



CÚRAM FOR WORKERS' COMPENSATION

“A lack of consistency in claims decision-making, a concern about overall claims costs, and a need for better communication with our customers has driven us to help design a better claims management system, which we’ve found in this product.”

Steve Barnett, Chief Financial Officer, WorkSafeBC

In order to enable positive outcomes, workers’ compensation agencies are evaluating new business and technology approaches which guarantee that injured workers are receiving the appropriate medical attention and monetary compensation.

Facilitating positive outcomes for injured workers, while also reducing medical and operating costs, are top priorities for workers’ compensation agencies. Currently, for most agencies, the existing business processes and technology solutions are not suitable to support an outcomes-focused approach and therefore a business transformation is necessary.

Through updated, effective businesses processes and an updated technology approach, agencies are able to deliver the desired outcomes. These organizations are pursuing comprehensive workers’ compensation solutions that can:

- Create and/or leverage pre-built, best-practice rehabilitation and return-to-work plans
- Deliver plans that include integrated products and services from multiple providers
- Handle like claims in a consistent manner
- Process claims quickly while maintaining cost effectiveness

In order to ensure better financial management, agencies are looking to do the following:

- Ensure rehabilitation plans provide only the required products and services, avoiding frivolous, costly medical services that only increase the financial burden on the insurance providers and the employers
- Identify high risk claims early in the process and manage them very closely bringing down the overall cost and providing better outcome for all parties

CHALLENGES IN WORKERS' COMPENSATION

Ensuring an effective and efficient return-to-work

Rapid rehabilitation and return-to-work of an injured worker is of paramount importance to workers’ compensation insurance agencies, employers, and to the workers as a delay can result in a decrease in productivity, having an adverse affect on the employer, the worker’s livelihood and eventually the local economy.

To ensure an effective rehabilitation and return-to-work, injured workers must receive the appropriate monetary compensation, medical services and medical products. Creating a comprehensive plan to ensure the injured worker will achieve a desired outcome is only one of the challenges workers’ compensation insurance providers face. Based on legislative requirements, they must also ensure they are providing consistent and accurate claim decisions quickly, helping to facilitate a timely return-to-work.

Managing the increasing costs of health care

It is equally important that the financial stability of public workers’ compensation funds is being managed effectively. According to National Council on Compensation Insurance, Inc., although the number of fatalities and life threatening injuries are on the decline, medical costs are increasing. The increase in the number of spine surgeries as well as the increase of passive physical medicine, are attributing to the rise in costs. These trends further reiterate the need for efficient, cost effective and medically sufficient rehabilitation plans.

This challenge is becoming increasingly more difficult year after year, as the workers’ compensation medical inflation rate outpaces both the Consumer Product Index and the Group Health inflation rate. Rising health care costs are especially challenging for

“Cúram Software was just better than other solutions we considered. It was hard to turn down the customized, commercial off-the-shelf solution Cúram Software had to offer.”

Kevin Star, Project Director, Electronic Adjudication Management System (EAMS), California Department of Industrial Relations

“Cúram for Workers’ Compensation helps us fulfill our mission by providing case workers with the tools they need to process claims, track case activity and rectify misclassified claims.”

Val Adamo, Vice President & CIO, Workers Safety & Insurance Board (WSIB)

organizations who must continue to provide competitive employer rates while ensuring the solvency of long-term funds.

CÚRAM SOFTWARE - VISION AND LEADERSHIP

Cúram Software, the global leader in Social Enterprise Management (SEM) for Workforce Services, Health and Human Services and Social Security, is successfully providing the vision, innovation and expertise for workers’ compensation insurance providers to deliver effective, timely and positive outcomes for injured workers globally. Cúram Software has successfully defined and implemented the business process methodology and technology approach that enable workers’ compensation insurance providers to transform their business in order to become more citizen-centric and deliver positive outcomes to their customers.

Holistic Service Planning: Managing the claim lifecycle

Leveraging Social Enterprise Management (SEM) business model, the Cúram for Workers’ Compensation solution enables the low risk implementation of a seamless claims and appeals management business solution. Cúram for Workers’ Compensation helps to streamline the lifecycle through comprehensive, holistic, claims and appeals management capabilities. Leveraging out-of-the-box business rules for automation, standard, high-volume claims can process automatically, resulting in consistent claims decisions and treatment plans as well as reduce frivolous medical costs as well as meets the challenge of facilitating positive outcomes for injured workers. By leveraging service plans, claims workers are now able to holistically plan for and deliver the complete set of qualified services and benefits to effectively and efficiently rehabilitate the worker. Workers’ compensation agencies are now enabled to design and execute business processes with a single goal of providing positive end results for injured workers whether it’s a short-term rehabilitation and return-to-work, or sufficient long-term compensation.

Attributes of a Service Plan:

- Integrated Service Delivery - the right benefits and services

from multiple providers are aligned in sequence, with the appropriate cost and time components

- Plan Tracking – ability to track how many steps have been completed in the plan, actual vs. estimated costs, the effectiveness of each item in the plan and overall outcome attainment
- Best Practice Templates – through measuring outcome attainment, organizations are able to create and modify best practice templates with the optimal benefits and services based on the type of injury. This further enables automation, efficiency, accuracy and timeliness of the complete claim lifecycle

Assessing Claims for Effective Case Management

Research shows that 3% of claims comprise 39% of all medical costs, therefore determining which claims require comprehensive case management is a top priority. Identifying high-risk claims up-front can help case workers create an optimal rehabilitation plan and closely monitor the costs being incurred as well as the injured workers’ progress over time. The Cúram for Workers’ Compensation solution provides advanced assessment capabilities, which evaluate claims based on multiple attributes to determine which claims are most likely to be high-risk, with the potential to incur significant medical costs.

SOLUTION DELIVERY

Incremental Modernization and Transformation

In order to effectively execute on an outcomes-focused business model, workers’ compensation insurance providers must have a flexible, adaptive and scalable technology solution in place. To maximize flexibility and adaptability, Cúram Software engineers solutions using a modular approach that allows agencies to incrementally modernize and ultimately transform their business. Incremental Modernization and Transformation (IMT) is a guiding design principle for Cúram’s solutions. Leveraging IMT, agencies have the flexibility to modernize agencies have the flexibility to modernize individual business processes such as appeals, or to

“Cúram Software has established itself as the global leader for large government enterprises seeking to transform its service delivery model from a program based approach to one that is integrated and outcome-based.”

“Cúram Is The Clear Human And Social Services Enterprise Frameworks Leader, The Forrester Wave™ Vendor Summary, Q3 2006”, Forrester Research, Inc., September 2006

transform the entire claim lifecycle. This approach helps facilitate successful implementations and reduce risk by allowing agencies to deliver business functionality in manageable iterations.

Seamless Integration

Because Cúram solutions are based on open standards, such as Java 2 Enterprise Edition (J2EE) and XML, Cúram can participate in or provide the basis for an agencies' service-oriented architecture (SOA). In addition to the pre-packaged best practices

delivered out-of-the-box, any of the more than 5,000 business objects delivered in Cúram's Reference Model can be exposed as enterprise services ensuring seamless integration with existing systems, other agencies and external providers participating in the claims or appeals business process. Combined with Cúram's scalability, proven in benchmarking tests and in implementations around the world, this open, modular approach provides state, provincial and national governments the lowest risk, lowest cost approach to meeting all its workers' compensation needs.

FOR MORE INFORMATION, PLEASE VISIT WWW.CURAMSOFTWARE.COM