



Atlantic County Municipal JIF
MANAGED CARE UPDATE

Workers' Compensation – Prompt Claims Reporting:

All workers' compensation injuries should be reported to CSG within three (3) days or less by calling the ACM JIF First Report of Injury line at 877-353-9919. A representative is available to take calls 24/7 and a referral nurse is also available to assist in directing care. If medical treatment is not required at the time of the incident, the claim should still be reported promptly to CSG as a "Report Only" (there is no fee for "Report Only" files). There is always the potential for pain or other symptoms to occur at a later time where medical attention may become necessary and having the report on record facilitates in network treatment.

Why claims should be reported in 3 days or less:

Timely reporting of injuries provides the opportunity for early intervention by CSG when medical treatment is required. When claims are reported late (or not at all) injured workers have more opportunity to seek treatment on their own and often treat with out-of-network or with other non-approved providers that are not experienced in Workers' Comp. A CSG Triage Nurse will assist in locating a provider and schedule timely appointments with the appropriate in-network provider who will initiate treatment of the WC injury. A CSG Case Manager (Telephonic or Field) will also be assigned if further treatment is necessary to oversee the referral to specialists, scheduling of diagnostic testing and/or surgery, and to ensure the treatment protocols are appropriate for the diagnosed injury. Establishing early case manager/injured worker/employer working relationships also promotes cooperation and communication among all parties.

Financial impact to the JIF:

Directing injured workers' to in-network participating providers increases the opportunity for overall savings potential on each claim; the more billed charges that come through a PPO contracted provider (identified as the 'PPO Charge Penetration' on the monthly Managed Care Report), the greater the PPO savings opportunity. Additionally, the panel providers who treat the JIF's WC cases have been chosen based on favorable outcomes experienced by CSG Case Managers and Scibal adjusters on prior cases. These outcomes have proven that the providers are experienced and knowledgeable in workers' compensation. Experienced WC providers tend to address causal relatedness more quickly and work toward releasing claimants to work in a more timely fashion. They are often more cognizant of an employee's job requirements throughout treatment process and treatment plans are geared to return an employee to their baseline status to enable a Full Duty release to work or they will identify permanent disabilities. They are also more likely to take advantage of Transitional Duty opportunities, providing additional savings by eliminating wage replacement costs.