

The *INNOVATOR*

Significant FY19 Results To Date

We are in the home stretch now, one quarter to go in this fiscal year! Below we have documented a comparison of some key program metrics in FY18 and FY19 through three quarters.

Metrics	FY18	FY19
# Claims Received	5,653	5,058
- Indemnity	403	405
- Medical Only	2,536	2,259
- Record Only	2,714	2,394
Closing Ratio	100.25	101.19
# of Compensability Decisions	3,130	2,846
Ave. Compensability Decision Lagtime (days)	16.44	9.44
# Medical Bills Paid	34,551	37,737
\$ Medical Bills Paid	\$24.260m	\$21.823m
Cost Avoidance	\$9.46m	\$13.2m
Ave. Medical Bill Payment Turnaround Time (days)	8.4	8.7
% Claims Reported to MCI within 10 Days	84.2%	85.6%

Overall, new claim volume is down **10.5%** with the biggest change in the number of record only claims reported (down 11.8%). Claim closings continue to be strong and over the 100% closing ratio goal. The average number of days it takes our staff to make compensability decisions continues to be well within the program goal of 14 days.

Generally, the payment of medical bills represents close to 65% of the total payments on the workers' compensation program each fiscal year. As a result MCI places considerable focus on strategies aimed at controlling medical costs.

Cost avoidance on medical bills that are adjudicated approached \$13.2M through the third quarter of FY19. Improvements in medical bill adjudication cost avoidance is the result of the implementation of the state fee schedule.

Just as our compensability decision lagtime has consistently met program goals, so has the average number of days it takes for us to pay medical bills. The program reports strong performance of less than 9 days through three quarters of both FY18 and FY19.

While there is continued room for improvement, MCI received 85.6% of the reported claims within 10 days of the date of accident; an improvement of 1.4% over FY18 results for the same period of time.

With less than three months remaining in this fiscal year, we are poised to post strong year-ending results.

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Special points of interest:

- > Claim volume decreasing
- > Compensability TAT—9.44 days!
- > Heat-related concerns
- > Agency Contact Requirements

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Employee Spotlight– Lee Affholter



**Medical Bill
Payment Lag
Time = 8.7 days**

**37,737 medical bills
allowed for pay-
ments totaling
over \$21.8M**

**Medical bill
adjudication
savings ap-
proach 38%
or \$13.2M**

There's a new face working with agencies to help keep employees safe! Lee Affholter joined the MCI team approximately 2.5 months ago. Lee grew up in the Los Angeles area and later enlisted in the United States Air Force where he served for 21 years. While in the Air Force he served as a Safety Manager at the Ramstein Air Base in Germany. In all, Lee has been in the business of safety for roughly 25 years.

Lee is no stranger to the MCI program though. He was familiar with MCI through his previous role as Safety Officer for Thomas Nelson Community College. Lee had participated in Snapshot Surveys and had attended several of our training programs. Although most of Lee's safety career was focused on compliance, he found that he really enjoyed the interactions resulting from providing training. A switch from the compliance side to the consultant side of the safety field is an exciting opportunity for Lee.

Quick Facts about Lee:

Tell us something about yourself that would surprise us?

I grew up in the Los Angeles area. Nice to visit but I have no desire to live there again. Enlisted in the USAF for 4 years. Twenty-one years later I retired. I have lived in Mississippi, Texas, Ohio, Germany and Virginia. Worked thirteen years in the mental health inpatient field. I'm a history buff.

What secret talents do you have?

I make animal sounds; my grandchildren love it when Papa does his ape call and elephant trumpeting.

What three hashtags that describe your personality?

#senseofhumor; #loyal; #compassionate

Are you messy or organized?

I try to be organized but sometimes things get out of hand. However, once I get into a routine, things come together.

Best vacation or favorite travel spot?

I loved exploring Europe and snorkeling off the coast of Cancun & the Virgin Islands.

Do you have a favorite quote?

"I hate rude behavior in a man, I won't tolerate it" (Woodrow Call, Lonesome Dove)

When you are not at work how do you enjoy your time?

Spending time with my wife
Eating good food, playing games and laughing with our best friends
Watching TV & playing Real Racing 3 on my iPad

If you could meet anyone in the world dead or alive who would it be and why?

George Washington. As a history buff, I think it would be fascinating to hear his thoughts on the beginning of our great country and where we are as a nation now.

If you were stuck on an island what three things would you bring?

My wife, money and a sense of adventure. You didn't say it was a deserted island. Hawaii, Puerto Rico, Australia etc., are islands.

If you were to write a self-help book, what would the topic be?

You Are Responsible for Your Actions – Choose Wisely

Motto or personal mantra?

We can disagree without being disagreeable.

What did you want to be when growing up?

Doctor

What is your biggest pet peeve?

Rudeness

Beat the Heat

With warmer days on the horizon take care to prevent co-workers, yourself or a loved one from becoming the victim of a heat-related illness. Warmer days lead to an increase of people performing outside activities that may put them at risk of a heat-related injury or illness. After being cooped up during the winter, humans are eager to get out and do things they have not been acclimated to do yet. Recognizing the causes, signs, and symptoms of heat-related illness can prevent injuries and also save a life.

Every year there are hundreds of heat-related deaths and thousands of reported heat-related illnesses. Unfortunately, these numbers have not changed much over the years. Sadly, the majority of those incidents could have easily been prevented by following simple preventative measures.

Heat-related injury and illness can come from many causes: direct sunlight, high humidity, extreme temperatures, and the lack of proper hydration. Overexposure to any of these conditions can lead to heat rash, painful heat cramps, heat exhaustion, and more severe heat stroke.

Heat Rash

Heat rash is the most common and less severe form of heat-related illness. Heat rash is caused by sweat not being evaporated from under the skin, resulting in irritating red bumps on the skin. When this occurs, the affected person needs to be removed from the hot environment to a cooler area and begin rehydrating with fluids.

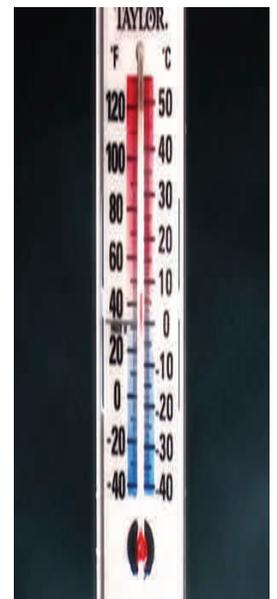
Heat Cramps

Heat cramps are uncomfortable and less severe than heat exhaustion and heat stroke. Heat cramps usually appear in the major muscles used in whatever activity the individual is doing. Heat cramps are caused by the body losing salt from excessive sweat production. A person experiencing heat cramps should be quickly removed from the hot environment to a cooler place, start rehydrating with fluids (clear juice or electrolyte containing sports drink). Physical activity should not continue until several hours after the cramps subside.

Heat Exhaustion

Although less severe than heat stroke, heat exhaustion is a serious medical condition

**COMING
ATTRACTIONS -
WCS/MCI
Roadshows**



(Beat the Heat-continued from page 3)

that requires emergency medical services (EMS) to be immediately contacted to provide proper care and medical treatment. Heat exhaustion occurs when lost fluid and salts from excessive sweating cause the body to begin to lose its ability to cool the body's core. Symptoms of heat exhaustion may include profuse sweating, headaches, slurred speech, erratic behavior, hallucinations, and confusion. While waiting for EMS, if possible, move the individual suffering from suspected heat exhaustion to a cooler environment and start administering water and fluids containing electrolytes to help cool the body's core temperature. Without swift medical attention, a heat exhaustion victim could suffer a permanent disability or death.

Heat Stroke

Heat stroke is the most serious of all heat-related illnesses. Heat stroke occurs when the body has completely lost its ability to maintain normal core temperature. Emergency medical services (EMS) need to be contacted immediately to provide proper care and medical treatment. Symptoms of heat stroke are similar and sometimes the same as heat exhaustion. The victim may also have hot, dry skin, impaired judgment, and loss of consciousness. Individuals suffering from heat stroke could experience body temperatures as high as 106 degrees F. While waiting for EMS services, if possible, remove the victim to a cooler place and start cooling them down by pouring cool water on their head and trunk, fan them with cardboard or whatever you may have available. If the person is conscious, provide water or fluids containing electrolytes. As with heat exhaustion, without swift medical attention, a heat stroke victim could suffer permanent disability and possibly death.

Prevention

Fortunately, there are preventative measures to take to reduce and prevent the frequency of heat-related illnesses. The following steps can be made to reduce or eliminate heat-related illness:

- ◆ Educate yourself and others of the dangers and symptoms of heat-related illness.
- ◆ Drink plenty of fluids before starting activities and continue throughout the day. Prevent dehydration by avoiding liquids containing large amounts of alcohol, sugar or caffeine.
- ◆ Wear light-colored breathable cotton clothing that will wick away sweat.
- ◆ If possible, schedule activities during the coolest periods of the day.
- ◆ Allow yourself to become acclimated to the warmer temperatures, take frequent breaks in shaded areas if possible.
- ◆ If you experience any symptoms of heat-related illness, stop the activity and seek assistance.
- ◆ Avoid working alone in hot temperatures. Have someone check on you periodically to assure you are not getting overheated.

Heat-related illnesses are dangerous and can have catastrophic consequences. These types of situations can develop suddenly without warning after extended exposure to excessive heat. By following basic heat safety procedures, you can drastically reduce or eliminate heat-related illnesses. Let's make summer safe and not get roasted by the heat.

Sources:

When the Weather Heats Up, Heart Patients Need to Stay <https://www.lourdesnet.org/blog/2018/07/03/heart-patients-stay-cool/>

7 Ways to Stay Cool & Prevent Heat Stroke Symptoms - Dr. Axe. <https://draxe.com/heat-stroke-symptoms/>

Phone calls, emails...OH MY!

You're busy, the MCI staff is busy; let's face it we are all busy! When we are busy, it may be easy to lose sight of the fact that an injured worker is waiting for a decision on a claim and for covered services to be authorized.

Receipt of a new claim starts the clock for the assigned MCI benefit coordinator's claim investigation and management. In the course of receiving and reviewing claim information, the benefit coordinator (BC) is required, by contract, to make initial contact attempts with the appropriate agency

Phone calls/emails, continued from page 4

representative, on lost time and questionable medical-only claims at least 3 times over a 7-day period. This discussion and exchange of information is a critical component of the claim decision process. The BC should be confirming the facts surrounding the accident, obtaining work status information and requesting any follow-up documentation or items needed. The quicker actual contact is made and information is gathered, the quicker your employees receive claim disposition information.

So far this fiscal year we made compensability decisions on 2,846 claims with an average compensability turnaround time of 9.4 days. Your participation in the investigation process has greatly contributed to these excellent results!

Delivery of mail-order medications no matter what the season

Whether the thermometer is falling or rising, temperature control of mail-order medications en route to injured workers is an important consideration. While most drugs are temperature stable across a broad range and do not degrade during shipping, extreme temperature and humidity must still be accounted for when mail order is preferred.

Our mail-order service incorporates state-of-the-art shipping control technologies and predictive algorithms to protect medications from extreme cold and heat. It begins with predicting daily temperature patterns based on zip codes to determine the best timing and packaging for temperature-sensitive medications. If a medication is identified as time- or temperature-sensitive, it is shipped from a facility closest to the mailing address on a weekday to avoid additional storage days in a shipping facility.

When temperature-sensitive medications are shipped, we determine the best shipment method, including coolers and ice packs when necessary to ensure proper care, timely delivery, and protections designed to accommodate the unique stability of each shipped medication. Depending on specific package requirements, delivery time typically ranges from just one to two days, and shipments requiring arrival in a refrigerated state only ship under strictly controlled criteria.

The First Script mail-order program strives to ensure that every prescribed medication dispensed is appropriately and carefully packaged and delivered for the safety of each injured worker.



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