

The Innovator

Quarterly Newsletter

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6-Month Checkup

Let's take a look at how the fiscal year is going.

We have passed the halfway point of fiscal year 2025 and the seventh year of MC Innovations' current contract with the Office of Workers' Compensation. Below are a few of our accomplishments and key metrics year to date.

Key Program Successes

Caseload Reduction –

We continuously monitor new claim volumes, open inventories, and evolving factors within the workers' compensation environment that contribute to our teams' workload and operational demands. Consequently, we added two additional benefit coordinators to our team. Reducing the average

weighted caseload to 100 will allow our teams to manage their assigned claims more effectively. These caseload averages are among the lowest in the industry.


Authorizing Treatment –

MCI has been authorized to approve and schedule treatment, diagnostic, physical/occupational therapy and other ancillary services on claims that are being investigated that have converted from an accepted medical only to a pending lost time claim status. This is a significant shift in philosophy and will ensure medical progress doesn't stall.

Reporting – we developed and scheduled two new reports

		
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 [@mc-innovations-llc](#)

 804.649.2288

 info@covwc.com

 www.covwc.com

Managed Care...Managed Better

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6-Month Checkup

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for agency utilization. First, we developed a safety report package that is delivered via email to all safety contacts and human resource (HR) contacts that have been submitted to the Office of Workers' Compensation.

The safety report package includes the following:

- COV - Calendar Year Claim Listing
- COV - Cause of Injury Analysis
- COV - Claim Counts by Occupation
- COV - Claim Days off Financials
- COV - Claim Injury Detail Report for Period
- COV - Claim List by Injury Fiscal or Calendar Year
- COV - Claim Trend Analysis by Year
- COV - Safety Analysis

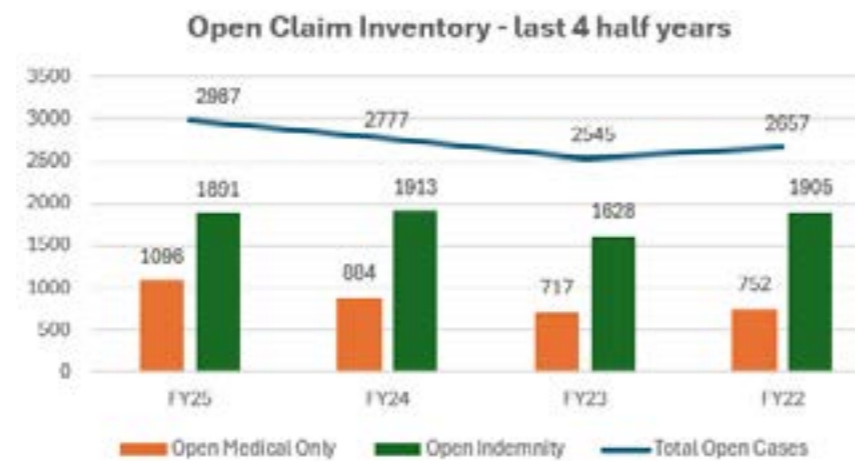
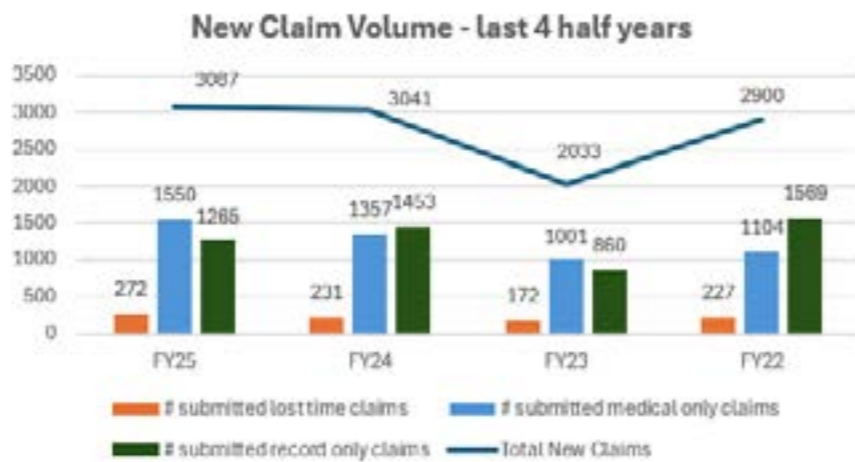
Second, HR agency contacts as well as any contact identified as a payroll contact receive a listing of weekly indemnity payments. The report includes the following information:

Payment Date – Payment/Check Number – Check Amount – Claim File Number – Invoice – Date Pay From – Date Pay Thru – Description – Weekly (7 Day) Rate – Injured Employee Name – Payment Method – Payee Name

ACH - Continue to enroll agencies in ACH payment for the payment of lost wages made to agencies. To this end, we developed a helpful FAQ about ACH payments for agencies as well as an accompanying video explaining the ACH process.

Subrogation Recoveries - Subrogation recoveries through two quarters of FY25 totaled \$365,563 compared to \$357,664 for the same period of FY24.

Sidekick + - Through claim service provider, Sedgwick, we are able to take advantage of new AI technology which benefit coordinators (BC) utilize to summarize medical records and document the summary in our electronic file notes. This is a real time saver for our BCs.



6-Month Checkup



Key Metrics:

Compensability decision turnaround time - So far this year we made compensability decisions on 1,819 claims which is an increase of 240 claims compared to the same period of FY24. Compensability decisions were reached on average within 11.7 compared to 16 days for the same period in FY24. Delays in compensability decisions are most often related to delays in the injured worker contacting the benefit coordinator or delays in receiving medical reports from treating physicians.

Medical bill payment turnaround time - Average payment lag time of 13.4 days which is an improvement of almost 2 days when compared to the same period in FY24. We ended FY24 at 14.5 days.

Medical Bill Adjudication - 21,028 bills were allowed for payment by our medical bill adjudication partner with recommended payments totaling \$14,810,000, with a savings of 40% or \$9,878,000. Since medical bill payments account for more than 60% of our overall workers' compensation costs, it is important to have effective medical cost containment strategies in place.

Other Savings - For the first two quarters of FY25 we estimate cost avoidance from field case management, nurse consultant and medical director reviews at just over \$3,140,000.

New Claim Volume - New claim submissions (indemnity + medical only + record only) continue to increase and are up approximately 2.3% over the first half of FY24. More importantly, if we remove the record only claims (which are not assigned to a BC to manage), new claim volume is up 14.7%.

Additionally, there is an open claim inventory of 2,987, which is 210 higher compared to December of 2023. See the tables to the left for comparisons.




Safety Corner



“Watt’s Up? Essential Tips for Electrical Safety at Home!”

by Terry Botts
Director of Risk Management, LCI



Electricity powers our homes and lives but poses significant risks if mishandled. Understanding and practicing home electrical safety can prevent accidents, injuries, and even fatalities. This article outlines key safety tips and considerations to ensure a safer electrical environment in your home.

Understanding Electrical Hazards

Electrical hazards can result from numerous sources, such as faulty wiring, overloaded circuits, and improper use of electrical devices. According to the National Fire Protection Association (NFPA), electrical failures and malfunctions were some of the leading causes of home fires, accounting for approximately 14% of all reported fires in the U.S. from 2017 to 2021 (NFPA, 2023).

Common Household Electrical Hazards

- 1. Overloaded Outlets:** Plugging too many devices into a single outlet can lead to overheating and fires. Don't plug surge protectors, power strips, or electrical extension cords into each other.
- 2. Frayed or Damaged Wires:** Worn, cut or cracked insulation can expose wires, increasing the risk of electric shock or fire.
- 3. Improper Use of Extension Cords:** Using extension cords as permanent wiring or exceeding their capacity can be dangerous. Install permanent electrical fixtures.
- 4. Wet Conditions:** Water and electricity are a deadly combination. Using electrical devices near water increases the risk of shock.
- 5. Missing a ground pin on an electrical plug:** A missing ground pin can increase the chance of an electric shock due to the lack of a safe pathway for stray electricity. Also, there is a greater potential for overheating and electrical

fires during faults. A missing ground pin can cause equipment damage from voltage spikes, as grounding protects sensitive devices. Many appliances rely on grounding for safety, which can malfunction without it.



Essential Safety Tips

1. Use Ground Fault Circuit Interrupters (GFCIs)

GFCIs are devices designed to prevent electrical shock by shutting off the circuit when they detect an imbalance in electrical flow. Install GFCIs in moisture-prone areas like kitchens, bathrooms, and outdoor spaces. The U.S. Consumer Product Safety Commission (CPSC) emphasizes the importance of GFCIs in reducing shock hazards (CPSC, 2023).

2. Regularly Inspect Electrical Cords and Devices

Inspect all electrical cords and devices for signs of wear or damage. If you notice frayed cords, exposed wires, or scorch marks, replace or repair them immediately. Avoid using devices that have damaged cords until a qualified person has fixed them.

3. Avoid Overloading Circuits

Be mindful of how many devices you plug into a single outlet or power strip. Use one appliance per outlet and ensure power strips are rated for your connected devices. The NFPA advises against exceeding the wattage rating of outlets to avoid overheating (NFPA, 2023).

4. Ensure Proper Lighting

Ensure the use of light bulbs with the appropriate wattage for each fixture, and promptly replace burned-out bulbs. Using bulbs with a higher wattage than recommended can lead to overheating and pose a fire hazard. The Consumer Product Safety Commission (CPSC) advises following the manufacturer's specified wattage guidelines to reduce the risk of fire (CPSC, 2023).

5. Hire Qualified Electricians

When undertaking electrical work, hire licensed

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Safety Corner



“Watt’s Up? Essential Tips for Electrical Safety at Home!”

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electricians to ensure that installations and repairs comply with local codes and safety standards. Do not attempt to perform electrical repairs unless you are trained and qualified.


6. Install Smoke and Carbon Monoxide Detectors

Ensure your home is equipped with functional smoke and carbon monoxide detectors. Regularly test and replace batteries to ensure they work when needed. The NFPA recommends testing detectors monthly and replacing them every ten years (NFPA, 2023).

7. Educate Family Members

Educate all family members about electrical safety, including how to unplug appliances safely and what to do in an electrical emergency. Make sure everyone (especially children) knows where to find the main electrical panel and how to shut off the main power in an emergency.

Conclusion



Prioritizing home electrical safety is crucial for preventing accidents and maintaining a secure living environment. By adhering to these essential guidelines and proactively addressing potential hazards, homeowners can greatly minimize the risk of electrical fires and injuries. For further in-depth information, consult resources provided by the National Fire Protection Association (NFPA) or the Consumer Product Safety Commission (CPSC).

By adopting these practices, you can foster a safer living environment for yourself and your loved ones. Prioritize safety and stay vigilant!

References

- National Fire Protection Association (NFPA). (2023). Home Structure Fires. Retrieved from NFPA.org
- U.S. Consumer Product Safety Commission (CPSC). (2023). GFCI Protection. Retrieved from CPSC.gov



Safety Corner



“Slip Happens” How to Stay on Your Feet This Winter!

by Terry Botts
Director of Risk Management, LCI



Winter weather brings icy conditions that can make walking outside or in areas where ice forms quite dangerous. Falls on ice can lead to serious injuries like broken bones or head trauma, but with some simple steps, you can prevent accidents and stay safe. Here's how:

1. Training and Awareness

The first step to staying safe is understanding the risks. It's important to know how to recognize icy conditions and how to stay on your feet.

Tips:

- Walking on Ice: Take small, careful steps and keep your balance over your feet. Stretching your arms out can also help with balance.
- Spotting Hazards: Watch for places where ice forms most easily, such as shaded areas, slopes, or near doors, and be extra cautious in those spots.

2. Wearing the Right Footwear

Wearing slip-resistant shoes or boots is key to preventing falls. Boots with good traction help avoid slipping, and insulated boots keep your feet warm and dry, preventing cold-related injuries.

Tips:

- Non-slip Soles: Look for boots with rubber soles or grooves for better grip.
- Waterproofing: Keeping your feet dry reduces slipping and helps prevent cold injuries.
- Ankle Support: Boots with ankle support can help prevent twisting and sprains.

3. Keeping Walkways Safe

To prevent falls, icy areas need to be addressed before they become a problem. Regularly salting or sanding walkways can stop ice from building up.

What You Can Do:

- Salt or Sand: Spread salt or sand on walkways to melt ice and improve grip.
- Shovel Snow: Clear snow regularly to prevent it from turning into ice.

- Good Drainage: Make sure water doesn't collect and freeze, creating dangerous ice patches.

4. Using Ice Melt Products

Ice melt products can help keep walkways safe. They dissolve ice quickly and prevent more from forming, but make sure to choose the right type for your area's climate.

Important Tips:

- Eco-Friendly Options: Some ice melts can harm plants and animals. Choose safer products when possible.
- Early Application: Apply ice melt before ice forms for the best results.

5. Safe Use of Tools and Equipment

When working in icy conditions, using the right tools can prevent falls. Snow shovels, ice scrapers, and de-icing machines should be used properly to avoid accidents.

Tool Tips:

- Ergonomic Tools: Choose tools that reduce strain and improve safety.
- Proper Training: Make sure you know how to safely use snow removal and ice control tools.

6. Reporting Hazards

If you spot a patch of ice or an area that could cause a fall, report it so action can be taken quickly. Whether it's a slippery spot, a damaged walkway, or poor maintenance, quick reporting can help keep everyone safe.

7. Personal Protective Equipment (PPE)

In severe icy conditions, you may need extra protection like knee pads or wrist guards to reduce injury if you fall. PPE can help you stay safer while navigating icy areas.

8. Encouraging Caution and Taking Breaks

Take your time when walking on ice. Rushing increases the chances of slipping. If you're out in the cold for long periods, take breaks to rest, stay warm, and reassess your surroundings.



Conclusion

Preventing falls on ice is crucial to staying safe during winter. By being aware of the risks, wearing the right footwear, maintaining safe walkways, and using the right tools, you can reduce the risk of falls. These simple steps will help you stay safe and avoid injury when ice is present.



Tips for Teamwork

Virginia Workers' Compensation Orders

As the employer, our agency contacts often receive copies of 30-Day Orders issued by the Virginia Workers' Compensation Commission (VWC). You are most commonly listed as an additional or interested party on the document or may just be copied on various correspondence regarding the claim.

Agencies are not to respond to VWC orders/correspondence, as this is the MCI Benefit Coordinator's responsibility.

Answers to Orders may result in an Award Order and bind us to certain benefits. Additionally, problems will arise if there are discrepancies between the Claims Administrator response and the agency's response.

When in doubt about any VWC correspondence you receive, contact your assigned Agency Relations Representative or the Benefit Coordinator.



Chad Smith

chad.smith@dhrm.virginia.gov

Cell Phone: (804) 387-5614

Fax: (804) 786-8840



LaTarsha McMahan

latarsha.mcmahand@dhrm.virginia.gov

Cell Phone: (804) 387-6075

Fax: (804) 786-8840