

# The Innovator

Quarterly Newsletter

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## Six Month Checkup

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

We have passed the halfway point of fiscal year 2026 and the eighth year of MC Innovations' current contract with the Office of Workers' Compensation. Below are a few of our key metrics year to date.

### Key Program Metrics

**New Claim Volume** – New claim volume increased 280 claims when compared to the halfway point of FY25 and is the highest it has been in four fiscal years through six months.



### Inside this Issue

Six Month Checkup	P1
Making Your Workspace Work for You	P3
Recognizing Stress	P4
Your Role in Claims	P5
Safety Corner: Ice, Ice Baby	P6
Tips for Teamwork	P7
Employee Spotlight - Promotions	P8
Employee Spotlight - New Employee	P9

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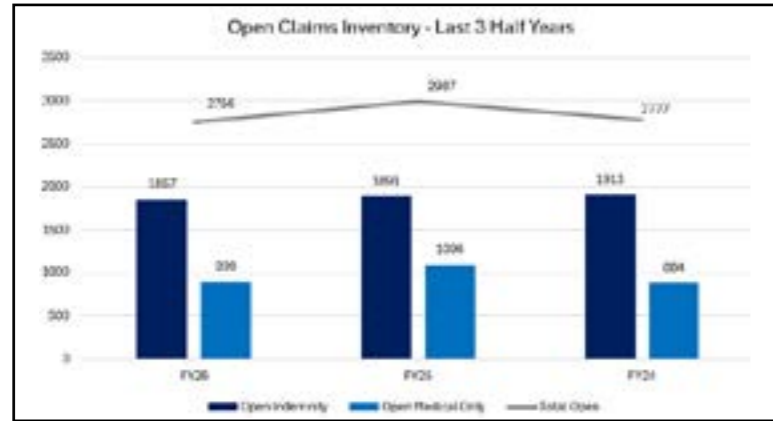
**Managed Care...Managed Better**

## 6-Month Checkup

Continued from page 1



**Open Claim Inventory** – Our pending open inventory is 231 claims less than the same period last fiscal year. The MCI team is doing a great job resolving and closing claims.



**Subrogation Recoveries** - Subrogation recoveries through two quarters of FY26 totaled \$392,348 compared to \$365,563 for the same period of FY25.

**Compensability Decision Turnaround Time** - So far, this fiscal year we made compensability decisions on 1,806 claims. Compensability decisions were reached on average within 10 days compared to 11.7 days for the same period in FY25. 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. Only 5.8% of the decisions made took more than 30 days.

**Medical Bill Payment Turnaround Time** - Average payment lag time of 15.6 days with less than 3% of paid bills taking more than 30 days.

**Medical Bill Adjudication** – 18,817 bills were allowed for payment by our medical bill adjudication partner with recommended payments totaling \$12,824,000 with a savings of 47% or \$11,285,000. Since medical bill payments account for roughly 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 FY26 we estimate cost avoidance from field case management, nurse consultant and medical director reviews at just over \$3.8M up from \$3.14M valued as of 12/31/2024 for FY25.



## Making Your Workspace Work for You

Simple Ergonomics for the Office and Home



Many of us spend a significant portion of the day seated at desks and workstations. While we know prolonged sitting isn't ideal, the solution doesn't have to involve expensive equipment or the latest "ergonomic" gadget. In fact, the term ergonomic isn't regulated—meaning any product can carry the label without proven benefits. True ergonomics isn't about brand names or price tags; it's about fitting your workspace to your body.

Poor posture—such as slouching over a keyboard, leaning forward to see a screen, or sitting with feet dangling—can lead to ongoing discomfort in the neck, shoulders, wrists, and lower back. Over time, these habits can contribute to repetitive-use injuries. The good news? Small adjustments can make a big difference.

### Start with the Chair

Your chair doesn't need to be expensive, but it should be adjustable and supportive. Choose a chair that fits your body size and allows you to adjust the seat height so your feet rest flat on the floor, with knees slightly above a 90-degree angle. If your feet don't reach the floor, a footrest—or even a sturdy stack of books—can help.

Look for adjustable lumbar support to reduce strain on your lower back, armrests that allow your elbows to stay close to your sides at a comfortable angle, and a chair that reclines slightly to let back muscles relax. A swivel base with five rolling legs adds stability and allows you to move your whole body instead of twisting at the waist.

### Desk Setup Matters

Your desk should allow enough clearance for your legs and feet. If the desk is too high, raise your chair and use a footrest to maintain proper leg positioning. Frequently used items—like your phone, keyboard, and mouse—should be within easy reach to reduce strain from repetitive reaching.

Standing desks can work well for some people, but they aren't a cure-all. Rather than stressing about how much time you spend sitting versus standing,

focus on movement. Taking short breaks every 20–30 minutes to stand, stretch, or walk around helps relieve muscle tension and improves circulation.

### Keyboard, Mouse, and Monitor Placement

When typing or using a mouse, keep your elbows close to your body and your wrists in a neutral, straight position. Some keyboards marketed as ergonomic—such as split keyboards or built-in wrist rests—can actually encourage awkward arm or wrist positions. If possible, choose a compact keyboard without a number pad to keep your mouse closer and avoid lifting or angling your wrists.

Position your monitor directly in front of you at about arm's length, with the top of the screen at eye level. This helps keep your head and neck in a neutral position and reduces strain. Adjust lighting to minimize screen glare, and lower the monitor slightly if you wear bifocals for more comfortable viewing.

### Ergonomics at Home

With more employees working remotely, home office ergonomics are just as important as those in traditional offices. Whether you're using a dedicated workspace or a shared area, aim for the same principles: proper chair height, neutral wrist and elbow positioning, and a monitor at eye level.

If using a laptop, consider an external keyboard or docking station, and support your arms with pillows if seated on a couch or side chair.

### Keep Moving

No matter how well your workspace is set up, the most important habit is movement. Change positions often, stretch regularly, rest your eyes, and listen to your body. Discomfort is your cue to stand up, reset, and adjust.

**Bottom line:** Ergonomics isn't about perfection or pricey equipment—it's about creating a workspace that supports your body, whether you're in the office or at home. Small, thoughtful changes can help you stay comfortable, productive, and injury-free throughout the workday.

## Recognizing Stress—and Taking Control

Ongoing or unmanaged stress can take a real toll on our health and well-being.

As routines resume after the holidays and the pace of daily life picks back up, stress can quietly creep in. April—recognized as National Stress Awareness Month—serves as an important reminder to pause, check in with ourselves, and acknowledge how stress affects both our personal and professional lives. While some stress is a natural part of life, ongoing or unmanaged stress can take a real toll on our health and well-being.

Common signs of stress may include difficulty sleeping, trouble concentrating, feeling overwhelmed, changes in appetite, frequent headaches, or jaw and muscle tension. When left unchecked, stress doesn't just stay at home—it often follows us into the workplace. Increased stress has been linked to lower productivity, higher absenteeism and turnover, and a greater risk of workplace accidents.

With nearly 30 years of experience working alongside organizations and their employees, we've seen firsthand how closely well-being and workplace safety are connected. The good news is that there are many simple, practical ways to manage stress and regain balance. Taking short breaks to step away from stressors can help clear your mind—whether that means practicing yoga, listening to music, meditating, or simply taking a few quiet moments to reset.

Maintaining healthy habits also plays a major role. Eating balanced meals, limiting caffeine and alcohol, staying active, and prioritizing sleep can all help your body better cope with stress. Mindfulness techniques such as deep breathing, counting slowly, or reframing negative thoughts can be effective tools during stressful moments. It's also important to remember that perfection isn't realistic—doing your best is enough.

Finding humor, staying connected to your community, and identifying personal stress triggers can further support long-term resilience. And just as we've emphasized throughout our 30-year journey, no one has to navigate challenges alone. Talking with friends, family members, or trusted colleagues can make a meaningful difference. If stress becomes overwhelming or persistent, seeking guidance from a healthcare professional is a proactive and positive step.



**Bottom line:** Stress doesn't have to run your life. With awareness, support, and proven strategies—backed by decades of experience—you can protect both your health and your success, at work and beyond.



## Your Role in Managing Workers' Compensation Claims

Workers' compensation costs and outcomes are not outside your control. In fact, agency contacts play a critical role in influencing the direction, cost, and resolution of every claim—from the moment an injury occurs until the claim is closed.

The best claim is always the one that never happens, making injury prevention and hazard mitigation the first line of defense. Strong loss control practices reduce the likelihood of injuries and protect employees before a claim ever begins. Even with the best prevention efforts, however, claims will occur—and how they are managed makes a measurable difference.

One of the most important early steps in a claim is offering a valid panel of physicians as soon as an injury is reported. Timely medical direction helps ensure injured employees receive appropriate care from providers who understand the work environment and return-to-work opportunities. Delays or errors in offering the panel can limit employer control and impact claim outcomes.

Equally important is prompt claim reporting. While reporting within required timeframes is essential, immediate reporting leads to better results. Studies consistently show that delayed reporting increases claim costs and can strain the employer-employee relationship. Early reporting allows faster investigation, quicker access to care, and more effective claim management.

Agencies also support better outcomes by providing clear accident details, submitting required documentation promptly, offering pharmacy cards when appropriate, and sharing work status updates without delay. Thorough accident investigations and ongoing communication with the benefit coordinator help prevent unnecessary delays in treatment, benefit decisions, and return-to-work planning.

Managing a workers' compensation claim is an ongoing process that requires collaboration, communication, and timely action. By staying engaged, responding promptly, and partnering closely throughout the life of a claim, agencies play a vital role in protecting employees, controlling costs, and supporting successful claim resolution.



## Ice, Ice, Baby

Terry Botts

MCI Director Risk Management

Safety Corner

Ensure a safer and healthier winter season.



As winter approaches in Virginia, colder temperatures, icy roads, and the possibility of snowstorms become part of daily life. Even though winter arrives every year, many people still find

themselves unprepared for the sudden shift in weather. Taking time now to prepare your home, vehicle, and basic supplies can help prevent accidents, injuries, and avoidable emergencies throughout the season.

Preparing your home is one of the most important steps. Insulating water pipes, especially those located along exterior walls, can help prevent them from freezing and bursting. Sealing drafts around windows and doors, fixing roof leaks, and cleaning gutters all contribute to keeping heat inside and moisture out. Heating systems should be inspected before heavy use, and fireplaces, chimneys, and wood stoves should be cleaned to reduce the risk of fire or smoke problems. Working smoke alarms and carbon monoxide detectors are essential during the winter months, since heaters and generators can create deadly CO gas if they malfunction. Batteries should be checked regularly, and everyone should know the symptoms of carbon monoxide poisoning, including dizziness, confusion, nausea, headache, and chest pain. With winter storms comes the potential for power outages, so it's wise to keep flashlights, extra batteries, ready-to-eat food, clean drinking water, and ice melt available. Generators, if used, must stay outside and far from the home to prevent carbon monoxide buildup.

Getting your vehicle ready for winter is just as important. Checking tire tread and considering snow tires improves traction on icy roads. Using freeze-resistant windshield washer fluid and making sure



the antifreeze level provides proper protection help keep your vehicle running safely in freezing temperatures. Keeping the gas tank at least half full reduces the chance of frozen fuel lines. A winter emergency kit in the vehicle can be lifesaving if you become stranded. Items such as warm clothing or blankets, water, snack foods, a flashlight, a phone charger, booster cables, and sand or cat litter for traction can help you stay safe until help arrives.

Travel during winter weather should be approached with caution. Checking the forecast before leaving home helps you avoid dangerous conditions. If you must travel during snowfall or icy weather, let someone know your route and expected arrival time. If your vehicle becomes stranded, it is safer to stay inside it unless help is very close and easy to reach. Making your car visible by tying a bright cloth to the antenna or turning on the interior light occasionally can help rescuers locate you. Running the engine for only about ten minutes each hour conserves fuel while providing warmth, but it's important to keep a window slightly open and ensure the exhaust pipe is clear of snow to avoid carbon monoxide buildup. Extra clothing, blankets, or even newspapers can help provide insulation.



Outdoor activities also require extra caution during the winter months. Dressing in layers of warm clothing topped with a wind-resistant coat helps protect against hypothermia and frostbite. Hats, gloves, scarves, and waterproof boots complete the proper winter outfit. Moving slowly when shoveling snow or performing outdoor chores reduces the risk of overexertion, and sprinkling sand or cat litter on icy surfaces helps prevent slips and falls.



Winter is a season that affects everyone, and small acts of preparedness can go a long way. Checking on neighbors, older adults, young children, and anyone who may need extra assistance can help keep the community safe. Pets should be brought indoors whenever possible; if they must remain outside, they need warm shelter and unfrozen water. While winter weather is unpredictable, taking a few thoughtful steps now can help ensure a safer and healthier season for all.

## Tips for Teamwork

### Medicare and Workers' Compensation



As an HR specialist, you may receive a call from an injured worker who received a letter of denial on a medical bill or a provider will tell them that Medicare is denying their medical bill because they have a workers' compensation claim. An open or a closed claim with lifetime medical benefits can create this conflict of medical coverage. The injured worker may not have treated for the injury for years or not know they have a claim with lifetime benefits. In the meantime, they may be denied medical care for an unrelated illness or injury. This issue can be confusing and frustrating both for the injured worker and for you.

Rest assured that our claim service provider provides support to our dedicated teams through the Medicare Compliance Services team. In addition to their support, our local team has designated Stacy Fleming, Claim Supervisor for the MC Innovations program, along with Brigette Padron, Program Support Benefit Coordinator, as a resource and to provide assistance. Stacy, Brigette and team regularly communicate with Medicare and can assist in getting out of this exasperating loop. You can contact Stacy directly at 804.775.0783 or [Stacy.Fleming@sedgwick.com](mailto:Stacy.Fleming@sedgwick.com) or Brigette at 804.775.0733 or [Brigette.Padron@Sedgwick.com](mailto:Brigette.Padron@Sedgwick.com).

We're here to help injured workers – both current employees and retirees, navigate the intersection between Medicare and workers' compensation.



# Employee Spotlights-Promotions

We're always excited to see members of our team continue to grow and advance in their careers. Professional development and internal advancement are key parts of our culture, and it's rewarding to watch our colleagues take on new challenges, expand their skill sets, and step into roles that reflect their dedication and hard work. These moments not only highlight individual achievement, but also strengthen our organization as a whole. We're proud to support our team as they move forward and look forward to seeing what they accomplish next.

The following employees were promoted in the third and fourth quarter of last calendar year.

- **Amber Kennedy** - promoted from Claims Associate to Associate Benefit Coordinator
- **Linda Hsu** - promoted from Benefit Coordinator to Senior Benefit Coordinator
- **Devonika Wise** - promoted from Associate Benefit Coordinator to Benefit Coordinator
- **Skylar Gough** - promoted from Claims Associate to Associate Benefit Coordinator



# Employee Spotlights-New Employee

We are excited to welcome Sierra Salman, our newest Workers' Compensation Supervisor, to the team.



Sierra grew up in Northern Virginia and attended George Mason University, where she studied theater and history. Before transitioning into insurance, she built an impressive 20-year career in the Washington, D.C. theater scene, working as a stage manager and props designer at nearly every major theater house in the area. She jokes that the only two she did not work for were Ford's Theatre and Shakespeare Theatre.

Sierra brings more than 13 years of experience in the insurance industry, having truly come full circle in her career. She began as a customer service agent, then moved into underwriting with Travelers, followed by a transition into claims at The Hartford, where she gained what she describes as an invaluable foundation in claims handling.

Most recently, she worked on the client side with Amazon, partnering with their third-party administrator to help identify gaps in claims handling and cost analysis. This well-rounded perspective—from carrier to claims to client—brings valuable insight to her role and further strengthens our team.

Outside of work, Sierra has an adorable buddy named Walter. Be on the lookout for Walter making a guest appearance on Teams calls!

Please join us in welcoming Sierra to MCI!

## Quick Facts about Sierra:

**Five hashtags that describe your personality:**

#creative #innovator #nerdy #bookworm #traveler

**Fav quote:**

"We're all stories in the end. Just make it a good one." -Doctor Who (11th doctor).

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

I sew, travel, and read.

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

How to not throw your creative project out the window.

**Outside of the industry, what would be your dream job?**

It would be something creative. Seamstress, stage manager, movie producer, etc.

**Where you can be found on a Saturday afternoon:**

One of three places: in my sewing room, driving in my MINI cooper (during the spring/summer), or hiking with my husband and our dog Walter.



Walter