

The Innovator

Quarterly Newsletter

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Advancing Our Program: New Medical Bill Adjudication Partner Launches July 1, 2026

MCI is transitioning our medical bill adjudication services to Rising Medical Solutions to enhance cost containment, strengthen bill review outcomes, and streamline workflows.

Medical bill adjudication (MBA) is a critical part of effective workers' compensation cost management. In our most recent complete fiscal year, we processed 47,129 medical bills with a total recommended payment amount of \$29,123,000. Historically, our bill review program has produced savings in the 37% – 42% range off billed charges. Because medical bill payments typically represent more than half of total workers' compensation spend, maintaining strong medical cost containment partnerships is essential.

What's changing?

Effective July 1, 2026, MCI will begin utilizing Rising Medical Solutions for MBA services. Rising supports payers across workers' compensation, auto, liability, and group health by helping teams navigate clinical and financial complexity while controlling cost and administrative effort.

Inside this Issue:

Advancing Our Program	P1
Sleep, Sun, Summer: Summer Fatigue	P3
Safety Corner: Somebody Give Me a Sign	P5
Milestone Moment	P7
Big Move, Bright Future	P8
Employee Spotlight - New Employee	P9

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Managed Care...Managed Better

Advancing Our Program

Continued from page 1

Rising's technology and clinical resources are designed to support efficient, consistent decision-making by identifying potential risks and treatment concerns earlier in the life of a claim—so our team can focus time on the highest value actions and timely return to work planning.

What does this mean for our program?

1. Lower overall administrative fees for MBA services.
2. Stronger bill review outcomes supported by appropriate network access and a robust audit and negotiation approach.
3. Improved operational efficiency for our benefit coordinators through better workflow tools and cleaner data—reducing rework and opportunities for error.
4. Modern bill review capabilities to support accurate, timely processing.
5. A stable, scalable infrastructure to support consistent service delivery.

What's not changing?

This vendor transition does not change anything for our agency partners or injured workers. Medical bills will continue to come into our office and systems as they do today. Routing to Rising will happen once the medical bills have been received. MCI, in partnership with the Office of Workers' Compensation, will manage implementation and communications with Rising to help ensure a smooth cutover with no disruption to service.

Questions?

If you have questions about this change or would like additional details, please contact Penny Gough at pgough@mcinnovations.com or 804.344.0009, ext 302.



Sleep, Sun, Summer: Why Summer Fatigue Matters at Work

Protect yourself - and your coworkers - safe from summer fatigue

Longer days, warmer weather, and busier schedules are hallmarks of summer — but they also contribute to a real and often underestimated workplace risk: summer fatigue. Changes in sleep patterns, heat exposure, and hydration can quietly affect focus, reaction time, and safety, even for employees who don't feel overtly exhausted.

Research shows that fatigue isn't just uncomfortable — it has measurable effects on performance and risk.

The Numbers Behind Summer Fatigue

Fatigue, sleep loss, heat, and dehydration all intensify during summer, and the data shows the impact clearly:

- **Fatigue contributes to approximately 13% of workplace injuries**, according to the National Safety Council (NSC).
- Employees with sleep problems are **1.6 times more likely to be injured on the job** than well rested coworkers.
- Highly fatigued workers are **70% more likely to be involved in workplace accidents**.
- Nationally, **nearly 28,000 workplace injuries each year are linked to hot weather**, even in jobs performed indoors.
- Even mild dehydration — about **1–2% loss of body water** — can impair attention, reaction time, and short-term memory.
- Reaction times after 24 hours without adequate sleep can be **comparable to being legally intoxicated**, a risk for driving, operating equipment, or making critical decisions.

These effects are subtle but cumulative — and they increase during busy summer months.

Why Summer Makes Fatigue Worse

Summer introduces multiple fatigue stressors at once:

- **Sleep disruption:** Longer daylight hours and warmer nights reduce sleep quality and consistency.
- **Heat exposure:** Heat strains the body and brain, increasing physical and mental fatigue.
- **Dehydration:** Water loss accelerates in warm



conditions, often before thirst is noticed.

- **Schedule changes:** Travel, childcare shifts and vacation disrupt routines and recovery time.

Individually, these may seem manageable. Together, they significantly affect alertness and performance.

Why Fatigue is a Workplace Safety Issue

Fatigue affects more than energy levels — it directly impacts how we work:

- **Reduced focus and concentration**, increasing errors.
- **Slower reaction times**, affecting driving, equipment use, and decision making.
- **Increased irritability and stress**, impacting teamwork and communication.
- **Lower productivity**, costing U.S. employers billions each year in lost output.

No matter where or how you work — office, remote, road, or field — fatigue can show up and create risk.

Early Signs to Watch For:

Recognizing fatigue early can prevent incidents:

- Persistent tiredness or low energy.
- Difficulty concentrating or remembering details.
- Headaches or dizziness.
- Increased mistakes or mental “fog”.
- Irritability or lack of motivation.

These are signals to pause, hydrate, and rest.

Simple Ways to Stay Alert and Safe this Summer

Small daily habits have proven benefits:

Protect your sleep

- Aim for at least **7 hours per night**.
- Keep sleep times consistent, even on weekends.
- Keep bedrooms cool and dark.



Sleep, Sun, Summer

Continued from page 3

Hydrate consistently

- Drink water throughout the day — not just when thirsty.
- Keep water visible at your workspace.
- Balance caffeinated or sugary drinks with water.

Manage heat exposure

- Take cooling breaks when possible.
- Wear lightweight, breathable clothing.
- Use sun protection during outdoor time, including commutes and lunch walks.

Work smarter

- Schedule demanding tasks for higher energy times of day.
- Take short breaks to reset focus.
- Pace work during extended or busy summer days.

Staying Safe is a Shared Responsibility

Summer should be energizing — not exhausting. Paying attention to sleep, hydration, and heat protects not only individual health but also team safety and performance.

Looking out for yourself — and for one another — helps create a healthier, safer workplace all summer long.

Sources:

- [National Safety Council \(NSC\) – Fatigue in the Workplace](#)
- [CDC / NIOSH – Worker Fatigue & Sleep Research](#)
- [U.S. Bureau of Labor Statistics \(BLS\) – Heat and Workplace Injuries](#)
- [Harvard T.H. Chan & George Washington University – Heat and Injury Risk](#)
- [Sleep Medicine Reviews: Occupational Safety & Health Administration \(OSHA\)](#)



Somebody Give Me a Sign!

Loss Control Innovations

Safety Corner

Learn the rules of the road ahead of vacation season.

Road Signs and Their Hidden Clues



Most drivers recognize the familiar green road signs that line highways across the country. They hang overhead, stand along the shoulder, and appear in medians, quietly guiding millions of drivers every day. While many people rely heavily on GPS for directions, road signs still play a key role in safe travel. In fact, they often provide important information that technology may miss or delay.

What many drivers do not realize is that road signs are not randomly placed. Every sign has a purpose, and its location, color, and design all give indications about what lies ahead. Learning how to read these signs more properly can improve your awareness, reduce stress while driving, and even help in emergency situations.

Understanding the Highway Numbering System

The Interstate Highway System follows a logical numbering pattern:

- **Even-numbered highways run east to west.**
- **Odd-numbered highways run north to south.**

A simple way to remember this is: **“Even = East/West.”**

There are also additional clues within the system:

- Major cross-country routes usually have **one- or two-digit numbers** (like I-64 or I-95).
- **Three-digit interstates** are typically loops or bypasses around cities (like I-295 around Richmond).

Safety Corner



Understanding this system helps drivers quickly determine direction — even without a map.

Mile Markers: Your Built-In GPS

Mile markers are small green signs posted along highways that show your distance from a starting point. These markers are more useful than many drivers realize.

- On north/south highways, mile markers increase from south to north.
- On east/west highways, they increase from west to east.

For example, in Virginia, Interstate 295 begins near Petersburg at Mile Marker 1 and continues north to around Mile Marker 52 near Short Pump.

Why Mile Markers Matter

Mile markers can be critical in emergencies. If you need to call for help, providing your nearest mile marker allows emergency responders to locate you quickly and accurately. This can save valuable time during crashes, breakdowns, or medical emergencies.

Exit Numbers: More Than Just a Label

Most states now use a mile-based exit numbering system, meaning exit numbers match nearby mile markers. For example:

- Exit 150 is located near Mile Marker 150



This system helps drivers estimate distances between exits and plan ahead. However, not all states follow this rule. Some still use **sequential numbering**, where exits are numbered in order regardless of distance. This can be confusing when traveling across state lines, so it's important to stay alert.

Sign Placement: A Hidden Directional Code

One of the most overlooked features of highway signs is their placement. The position of an exit number on a sign can tell you exactly where your exit will be:



- **Left side of the sign** → Exit is on the **left**.
- **Center of the sign** → Exit is **straight ahead**.
- **Right side of the sign** → Exit is on the **right**.

Since most exits are on the right, left-side exits can catch drivers off guard. Recognizing this visual clue early helps you safely position your vehicle ahead of time.



Somebody Give Me a Sign!

Continued from page 5

Colors Matter: What Different Signs Mean

Road signs use color to communicate quickly and clearly:

- **Green** – Directional information (exits, distances, routes)
- **Blue** – Services (gas, food, lodging, hospitals)
- **Brown** – Recreation and cultural sites (parks, historic areas)
- **Yellow** – Warnings (curves, merging traffic, hazards)
- **Red** – Stop or prohibition (stop signs, wrong way)
- **Orange** – Construction and work zones



Knowing these colors allows drivers to understand a sign's purpose instantly—often before reading a single word.

Advance Warning Signs and Distance Clues

You may notice signs that say things like:

- “Exit 1 Mile”
- “Exit 1/2 Mile”

These are advanced **warning signs** designed to give drivers time to prepare. On high-speed roadways, this early notice is critical for safe lane changes and decision-making.

Why Does This Matter?

Comprehending road signs does more than help you get from point A to point B. It improves overall safety by helping you:

- Anticipate traffic patterns and exits.
- Avoid sudden lane changes.
- Respond quickly in emergencies.
- Drive with greater confidence, especially in unfamiliar areas.

Even within a world filled with navigation apps and digital tools, road signs remain a reliable and immediate source of information. They never lose signal, run out of battery, or lag behind real-time conditions.



Just Remember,

The next time you're on the road, take a closer look at the signs around you. They are more than just markers; they are part of a carefully designed system meant to keep you aware and safe.

By learning to read the “hidden clues” in road signs, you can become a more aware, prepared, and confident driver, no GPS required!

Milestone Moment

A Legacy in the Making: 30 Years of MCI

Thirty years. Three decades. Some call it a lifetime — others, just a moment in time. At MCI, we see it differently. For us, it's a milestone worth celebrating — and a foundation for what comes next.



On March 8, 1996, during a bitterly cold day in Richmond, Virginia, something meaningful began to take shape. In a small office in the west end of the city, two colleagues set out with a clear vision: to build a focused risk management firm that prioritized transparency, quality, and cost-effective solutions. That vision became Managed Care Innovations.

Momentum followed quickly. By 1998, the firm secured its first major **Total Program Management** (TPM) client — laying the groundwork for a model that would become central to MCI's identity. Recognizing a growing need for stronger safety standards, Loss Control Innovations was established soon after, expanding the organization's capabilities in loss control and workplace safety. In 2007, another TPM client was onboarded, reinforcing the scalability and effectiveness of MCI's approach.

Over the years, MCI has built a reputation for delivering cohesive, results-driven programs rooted in industry best practices, early-warning detection, and continuous improvement. While the organization has evolved, its commitment to innovation and client success has remained constant.



Growth has also brought change. In 2003, the company relocated from Richmond's west end to a historic downtown building dating back to the late 1800s. In 2015, Managed Care Innovations rebranded to MC Innovations LLC, reflecting a broader scope and forward-looking vision. More recently, 2023 marked the achievement of becoming a certified woman-owned business, and in 2025, MCI returned to the west end of Richmond—bringing the journey full circle.

Through every transition, one principle has remained unchanged: a steadfast commitment to delivering the highest level of care to injured workers while maintaining transparency in every aspect of business. It's a philosophy captured best in our guiding belief—when our clients are successful, we are successful.

Thirty years in, that belief continues to drive everything we do — and we're just getting started.



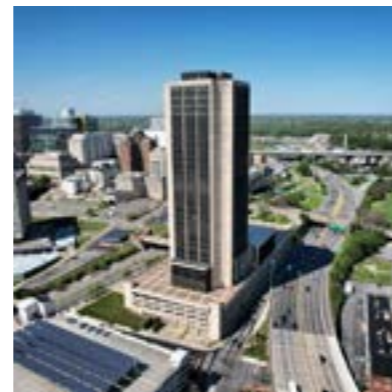
Big Move, Bright Future

OWC/MCI has moved!



After many years in the James Monroe Building, our team has officially relocated to a new space in the heart of downtown Richmond. This move marks an important milestone in our journey and reflects both our history and our continued growth.

For nearly three decades, the James Monroe Building served as a central hub for our work, supporting countless initiatives, partnerships, and accomplishments. While we leave behind a space filled with memories, we look ahead with excitement to the new opportunities this transition brings.



We are now proud to call Main Street Centre home. Located at 600 E. Main St., 17th floor, Richmond, VA 23219, the new office offers a refreshed and modern environment designed to support collaboration, innovation, and connection. From its elevated views of the city to its updated workspace, the new location provides a setting that better aligns with how we work today and where we are headed.



Office relocations often signal growth and a commitment to improving the workplace experience, whether by creating more collaborative spaces or positioning teams in more accessible, dynamic locations. This move is no different—it reflects our focus on enhancing how we serve, connect, and operate moving forward.

As we settle into Main Street Centre, we are energized by the possibilities ahead. We look forward to welcoming colleagues, partners, and visitors to our new space and continuing our work from this vibrant downtown location.

While our location has changed, our mission and commitment remain the same — and we're excited to take the next step together from our new home.

Employee Spotlights-New Employee

We are excited to welcome **Deborah Mathias**, our newest Workers' Compensation Supervisor, to the team.



Born in Brooklyn, New York, and raised in Southeastern Massachusetts, Deborah brings both depth of experience and a people-first mindset to her role. After relocating to Rhode Island at age 19, she began her insurance career with Aetna in manual underwriting before transitioning into auto and bodily injury claims. She later found their niche in workers' compensation, spending 10 years as an adjuster managing multiple jurisdictions and exposure levels. Recognizing an opportunity to make a broader impact, Deborah moved into management and now brings over 21 years of leadership experience, primarily with insurance carriers. Her path to Sedgwick began when a recruiter identified her Virginia experience and initiated a conversation that ultimately led her to this role. Outside of work, Deborah values family, with two older brothers, several nieces and nephews, and the special distinction of being a great-great aunt.

Please join us in welcoming Deborah!

Quick Facts about Deborah:

What's one thing that made you choose this company or role?

The recruiter actually found me. I was not looking per se but was open to a discussion.

What does a perfect weekend look like for you?

Well this is different dependent on the season. I am always up early even on weekends. Winter/Spring- some skiing, tinkering around the house maybe game night with friends. Sunday brunch at home and reading and going for a walk. Summer/Fall- golf, beach, cycling and game night with friends. Grilling outside and relaxing.

Do you prefer working early or later in the day, and why?

I prefer early. I am a morning person. My other half is a teacher so having time late in the day to spend together is important to us. I usually also take a yoga class or do something for myself after working.

What's one app, tool, or resource you couldn't work without?

There are so many but excel is crucial, as well as internet for additional information. I could not organize my time without my outlook calendar for sure.

If you could instantly master a new skill, what would it be?

If it was for work Power-BI and in my own personal life, pick up another language without struggling.

Employee Spotlights-New Employee (Continued)



Jeff and Cathy at Olympic Stadium in Berlin



Jeff and Cathy at Santa Monica Pier



Jeff and Cathy in Stuttgart

Next, let's welcome **Jeff Krozier**, the new Sr Benefit Coordinator. With more than 23 years of experience in the insurance industry spanning loss control, safety management and claims, Jeff brings a well-rounded perspective to his role. Originally born in Kentucky, Jeff also lived in Ohio and attended high school in Michigan before earning a degree in Safety Management from Indiana State University. Outside of work, Jeff has spent 19 years as a soccer referee and continues to enjoy the game. Family is a central part of his life, with four daughters — three college graduates - two from James Madison University and one from Virginia Tech - and a freshman attending the University of South Alabama. Jeff shares his home with his two dogs, Charlie & Otto, and his fiancée, Cathy. With Cathy by his side, he enjoys traveling and has visited 39 countries.



Charlie (7 year old chocolate lab) and Otto (1 year old pitbull mix)



Quick Facts about Jeff:

If you could teleport anywhere for a long weekend, where would you go?

Germany

What's a small win at work that always makes your day better?

Closing a claim

Are you more of a planner or a "go with the flow" type?

Go with the flow type

If you had a theme song play when you joined meetings, what would it be?

Eye of the Tiger

What's the best piece of career advice you've received so far?

Keep a growth mindset