

# The *INNOVATOR*

## Significant FY20 Results To Date

With the fiscal year soon to be in our rear-view mirror, this seems like a good time to reflect on the first three quarters of the year. Below we have documented a comparison of some key program metrics in FY19 and FY20 through three quarters.

Metrics	FY19	FY20
# Claims Received	5,058	4,972
- Indemnity	405	376
- Medical Only	2,259	2,336
- Record Only	2,394	2,260
Closing Ratio	101.19	100.58
# of Compensability Decisions	2,846	2,831
Ave. Compensability Decision Lagtime (days)	9.44	9.11
# Medical Bills Paid	37,737	36,256
\$ Medical Bills Paid	\$21.823m	\$20.744m
Cost Avoidance	\$13.2m	\$14.4m
Ave. Medical Bill Payment Turnaround Time (days)	8.7	9.3
% Claims Reported to MCI within 10 Days	85.6%	85.2%

Overall, new claim volume is down **1.7%** with the biggest change in the number of indemnity claims reported (down 7.2%). 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 below 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 \$14.4M through the third quarter of FY20. Improvements in medical bill adjudication cost avoidance continues to be strong as a result of the Virginia fee schedule.

Just as our compensability decision lagtime has consistently outperformed program goals, so has the average number of days it takes for us to pay medical bills. The program reports strong performance of just over 9 days through three quarters of FY20.

Remaining much unchanged from FY19, MCI received 85.2% of the reported claims within 10 days of the date of accident; a decline of .4% compared to FY19 results for the same period of time.

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

An MC Innovations  
Publication

Special points of  
interest:

- > Indemnity claim volume decreasing
- > Compensability TAT 9.11 days!
- > Medical bill adjudication cost avoidance outpacing FY19!
- > Desks, chairs, monitors & ergonomics

### Inside this issue:

Significant Results 1

Employee Spotlight 2

My Desk is Killing Me 3

Tips for Teamwork 5

Did you Know? 6



## SPOTLIGHT: New Claim Service Provider Employees

**Ave. Medical  
Bill Payment  
Turnaround  
Time = 9.3 days**



Our program recently welcomed three new smiling faces to our teams.

**36,256 medical bills  
allowed for pay-  
ments totaling  
over \$20.7M**

Brianna Scott, Claim Associate (left) hails from Virginia Beach. She is a VCU graduate. Brianna is interested in learning more about the claims industry and in growing with the program.

### 3 Quick Facts about Brianna:

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

Barack and Michelle Obama. I would like to meet them because they are so influential, and I would like to just experience their relationship and being face-to-face. I feel like during their run in the White House, we learned to love them like family.

#### **You're happiest when?**

I am happiest when I am with my friends and family, especially around the holidays.

#### **If you had to eat one meal, every day for the rest of your life, what would it be?**

I would eat pizza. There's so many ways you can modify pizza, and it is definitely one of my favorite foods right next to seafood.

Wesley Reed (center), Claim Associate is from Dinwiddie, Virginia. Thankfully, one of our other program employees talked up the MCI program environment and opportunity for growth, so Wesley decided to find out for himself!

### 3 Quick Facts about Wesley:

#### **If you had to eat one meal, every day for the rest of your life, what would it be?**

TACOS

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

Gaining control of your thoughts, and not letting your thoughts control you.

#### **Motto:**

Live by faith and grow in grace.

**Medical bill  
adjudication  
cost avoid-  
ance of  
\$14.4M**



MC INNOVATIONS

*(Employee Spotlight-continued from page 2)*

Leilla Sitton (right), Associate Benefit Coordinator was born in Bujumbura, Burundi and moved to the U.S. at the age of four. She is relocating to Richmond from Washington D.C. with her husband and six-month-old daughter. She has a healthcare background and has also worked for another third-party administrator.

Vol. 3 Issue 11

### 3 Quick Facts about Leilla:

#### Best vacation you've been to or favorite spot?

My favorite place to travel is Burundi and Rwanda because that is my home. This is where a majority of my family still lives.

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

I enjoy cooking for my friends and family and inviting them over for dinner and game nights! I also enjoy spending time with my husband whether it be on our date nights, working out, or just relaxing around the house dancing to music, or watching Netflix. Most of all I LOVE spending time with my baby girl and watching her grow and learn new behaviors every day!

#### You're happiest when?

When eating Mexican and having a margarita!

## My Desk is Killing Me!

Many of us will spend countless hours sitting at our desk and workstations every day. Yes, you know it's got to be bad for your health. You may have even tried to tweak your position with some ergonomic tricks and gadgets. Still, a lot of the advice you've heard might be too much. Don't be captivated by the word "ergonomic." Unlike "organic," there is no consumer certification over the term. So, any company can stamp "Ergonomic" on their product without any scientific data proving whether or not their product has any ergonomic benefits.

Unfortunately, many people will sit slumped over a keyboard or laptop, leaning headfirst to see their monitors, with their feet off the floor while holding their arms upon a too-tall desk. Those same people will wonder why their wrist, neck, lower back and shoulders ache all the time. These habits /postures can and will cause damage to your body. To prevent this, some companies invest in expensive ergonomic chairs, desk, mouse, and keyboards. You don't have to spend a lot of money to fix your posture. You don't need a six thousand dollar "Big Name" office chair to be comfortable.

### Selecting a Chair

When you're selecting a chair, it doesn't necessarily have to be a high-priced, big brand name. The key is choosing an adjustable chair. By being able to adjust critical areas of the chair, you can achieve an ideal, comfortable "ergonomic" position. Your chair needs to be suitable for your body. Look for these options as you select:

- ◇ **Select the correct size chair:** Select a chair that will support your weight and fit your size. It has to fit your body.
- ◇ **Adjustable lower back support.** Your lower back is taking a lot of the stress when you're sitting in a chair. A chair with adjustable lumbar support is ideal.
- ◇ **Adjustable height.** This feature is vital. You want to make sure that you can adjust your chair so that your feet are placed flat on the floor, and keep your knees positioned a little bit greater than 90 degrees. Remember, if your feet cannot reach the floor, use something like a footrest.
- ◇ **Reclines.** You don't want to slump, but a slightly reclining position allows your



*(My Desk is Killing Me-continued from page 3)*

back muscles to relax. An office chair that will enable you to move the seat and back support into a mild recline is ideal.

- ◇ **Swivels.** When you're working at your desk, you want to move your whole body and avoid twisting. It is best to turn the chair rather than turn the person.
- ◇ **Adjustable armrest.** The armrest should turn in and out, not just up and down. Your arms and elbows should be between 90 and 100 degrees and stay close to your sides. Your arms should rest on the chair's armrests to take the weight of your arms off your shoulders. Your shoulders should be relaxed.
- ◇ **Rolling Five Star legs.** This feature keeps the chair stable, and it will not tip over easily.

### Desk Height and Layout

If your desk height doesn't allow for your feet to be flat on the floor, you'll need a footrest or something else that lets you keep your knees between 90 and 100 degrees. Also, place items that you frequently use within easy reach. If you have to answer the phone often, get a headset.

Standing desks aren't necessary. We all have been told sitting is killing us. But a standing desk, while they may have their place, aren't perfect either. For some people, they make sense. They are an expensive option, and many people stop using them after the new wears off and they go back to their old habits of sitting down.

Instead of agonizing over how much time you spend sitting versus standing, put that energy toward taking frequent breaks. It's crucial when you're in a static posture for long periods that you take a break for maybe two to three minutes every 20 to 30 minutes. Get up from your chair, stretch and walk around, and then come back. This practice will help all body muscle groups. Do some stretching exercises, get your blood pumping.



### Ergonomic Keyboards May Not Always be Ergonomic

When you spend most of your time clicking and typing, if you position your wrists incorrectly, they will take a lot of abuse. Believe it or not, some of those "ergonomic" keyboards can worsen the problem.

For example, split keyboards. They force your elbows away from your body, which is the opposite of what you want. Ideally, you want your arms and elbows close to your sides. The same goes for keyboards with number pads, since they require you to place your mouse further to the right, again, moving your elbow away from your body. If you don't need the number pad, look for a numberless keyboard that allows more mouse room.

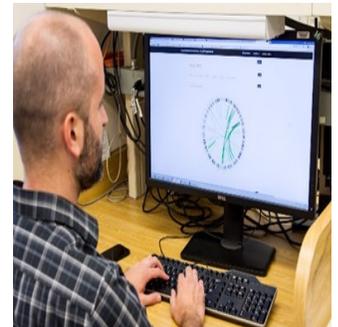
Avoid keyboards with built-in wrist rests. Keep your wrists in a neutral position. Wrist rests cause people to put extra pressure on their wrist, which can result in some issues over time. While keeping your wrists straight, you should float your arms above the keyboard.

Finally, avoid using the feet on the bottom of your keyboard. A tilted keyboard takes your wrist out of the neutral position. Some people like a slightly negative tilt to the keyboard tray, where the back is higher than the front. You will need an adjustable keyboard tray to make this possible, and it is not a feature generally found on office desks.

### Monitors

Position your monitor at arm's length away from your body and raised, so your eyes are level with the top of the monitor. This action reduces neck strain by keeping your head in a neutral position. Control lighting to reduce glare on the screen, thus reducing eye strain.

Remember, no matter what ergonomic actions you take, make it a point to get up and move around frequently. Change and adjust your posture often. Whenever you feel uncomfortable, get up and stretch and walk around.





## Tips for Teamwork

- ⇒ Looking for a way other than emailing or calling the MCI office, to get some basic claim information? Things like who is assigned to a particular claim, has the claim been accepted, or whether a medical bill has been paid. If so, and you are a Visual Reports Studio user, these two reports, “My Open Claim List” and “Claim Detail Search” may give you the information you are looking for. For a training video, please follow the attached link to the Virginia Learning Center.

Content Link: <https://covlc.virginia.gov//DL.aspx?id=EADFEA36C8A64A8FB991FD9D7673A547>

- ⇒ Interested in adding telemedicine to your panel of physicians? Please contact MCI or your assigned Agency Relations Representative for guidance on registering through network provider, Concentra.
- ⇒ Are medical providers calling you to check the status of medical bill payments? If so you can certainly refer them to the assigned benefit coordinator, but did you know there is also an on-line way for providers to check bill payment? The attached will take providers to the Provider Gateway.

<https://covwc.com/services/medical-provider-services/>

- ⇒ Medical providers can now sign up for ACH (Automated Clearing House) invoice payments. Providers may initiate enrollment at <https://docs.google.com/forms/d/e/1FAIpQLSe8ZvdrT3lAbJgNo-1mHPILxADtMKhISN6z5S3oropEgDdwuw/viewform>
- ⇒ Don't forget about the features within the Sedgwick Employer Accident Report Portal (also referred to as VLW) that allows for the uploading of claim-related documents and photos and the addition of claim-related notes or annotations. Both features should save you time and reduce the number of emails and telephone calls through the timely sharing of information.
- ⇒ We receive hundreds of record-only claims each month. Some of these will change to medical-only or lost-time claims. Please notify the MCI staff as soon as you have knowledge that treatment and/or lost time is involved. The sooner we have information, the sooner we can investigate.
- ⇒ OWC recommends that agencies only report Workers' Compensation claims for injured workers (IW) that test positive for COVID19. The IW will need to allege that they contracted the virus from providing direct services to a positive COVID19 individual in the course of their employment. If there is no known positive individual in the agency's population (residents, patients, inmates, etc.), then the agency should make sure they report this pertinent fact. If the IW exhibits symptoms but has not tested positive for COVID19, yet the IW insists on filing a claim then the agency should complete a claim in the Sedgwick Employer Accident Report Portal (VLW) and code it as a Record Only (RO). We recommend encouraging the IW to go to their personal physician and we do not require the agency to provide a panel of physicians. MCI will not investigate these claims unless the IW or agency notifies the MCI that the IW has tested positive for COVID19 virus, at which point the claim will be converted and investigated. Please use the COVID19 codes in the FROI application so that MCI can track all claims.

Penny Gough, Account Director  
Phone: 804.775.0702  
E-mail:  
[pgough@mcinnovations.com](mailto:pgough@mcinnovations.com)

Got ideas  
for the  
newsletter?

Contact

Penny  
Gough

We're on the web!

[www.mcinnovations.com](http://www.mcinnovations.com)

[www.covwc.com](http://www.covwc.com)



The Department of Human Resources Management Office of Workers' Compensation Services (DHRM) contracted MC Innovations (MCI) as the general contractor for its workers' compensation program. MCI's claims provider, Sedgwick (formally York Risk Services) manages the claims submitted by your agency. Periodically, personnel changes occur between agencies as well as the MCI program. In an effort to ensure effective communication, we will be mailing an updated directory of your designated team next month.

Our goal is always to collaborate with you to ensure the appropriate resources are extended to provide timely recovery and return to work for your injured workers. We work in partnership with you to provide information that may impact the management of your claims.

As a reminder, authorized agency contacts should report your claims at [FROI.SEDGWICK.com](https://FROI.SEDGWICK.com). Named VLW Employer Accident Report Portal Users, be sure to take advantage of our Annotation and Attachment uploading features which allow you to upload claim related documents, photos and notes/annotations at this same site. Other agency contacts may submit claim related information to [COVimaging@yorkrsg.com](mailto:COVimaging@yorkrsg.com). Be sure to notify your Benefit Coordinator of any significant changes (i.e. lost time, return to work, surgery, change in earnings, etc.). It is our pleasure to serve you!