

PUBLIC RISK

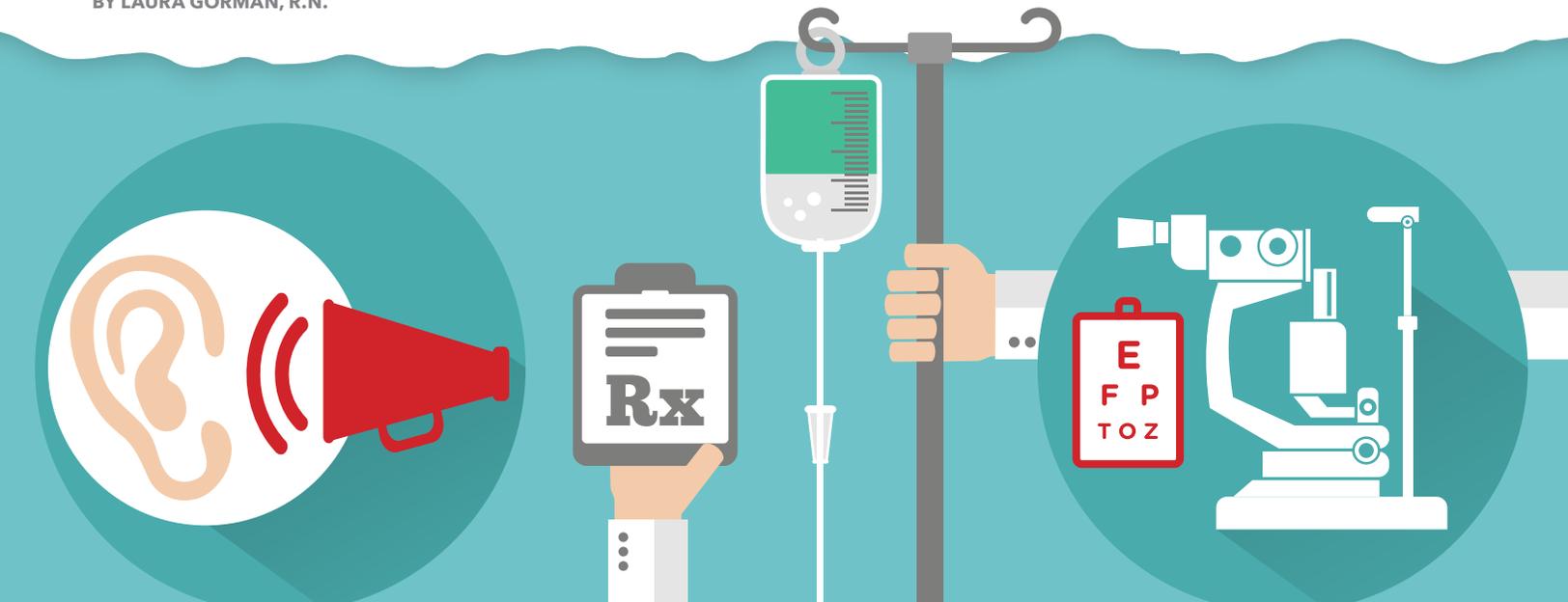
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PREVENTING **COST SURPRISES** WHEN MANAGING **UNCOMMON INJURIES**

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WHEN THE PROCESS OF CLAIMS MANAGEMENT IS INTERRUPTED BY AN UNCOMMON INJURY, moving the claim forward can prove challenging as risk managers and claims professionals try to figure out the best course of action.

Multiple questions arise when an uncommon injury presents itself. For example: Is this a workers' compensation injury? How much or how little of the problem is compensable? How do I find a provider for a service that's not in network? And when I find them, can they manage a workers' compensation injury and the paperwork associated with it? How do I know if the provider is qualified? And since this service is not on the fee schedule, how do I know how much it should cost?

Four uncommon injuries deserve close attention for special management: vision, dental, hearing and those requiring a medical specialist. It's important for risk managers to be on the lookout for these rare injuries because these claims can spiral out of control, increasing costs and causing significant delays in treatment. Because these problems may be complicated by conditions that occur due to aging, factors in compensability must also be examined.

UNUSUAL CLAIM TYPE #1: VISION

When a claimant has an eye injury it isn't difficult to recognize the need for an ophthalmologist as the necessary provider. The difficulty often comes, however, when a claimant has lost or broken glasses without an injury to the eye. The optical center, where someone would normally go to get their eyes tested and purchase a new set of glasses, often

wants claimants to pay out-of-pocket for services and seek reimbursement, as the optical center isn't equipped procedurally to handle workers' compensation related claims.

When a claimant needs replacement eyewear, the eyeglass prescription is often outdated. Legally and ethically, the optometrist/optical center may not be able to just "replace" the broken or damaged eyeglasses without a current examination and updated prescription.

The process is made much more difficult because typically these providers are unfamiliar with or not equipped to handle workers' compensation injury claims. They do not know the paperwork, the process or how to document what is required to comply with workers' compensation guidelines.

The optometrist is able to do an examination and provide a prescription for corrective eyewear, but he or she cannot make a determination about compensability or causality. If the case indicates documentation for eyewear being related to an injury, this determination should be done by a medical doctor such as an ophthalmologist, not an optometrist.

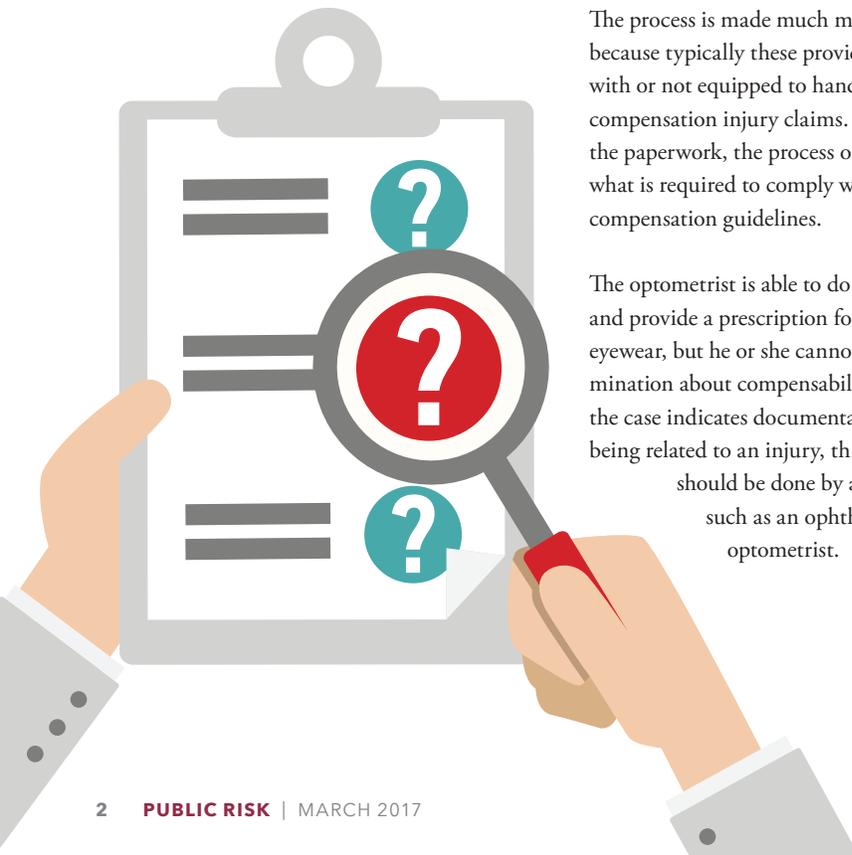
UNUSUAL CLAIM TYPE #2: DENTAL

Another unusual type of claim that can prove costly is a claim involving dental trauma. From finding a dentist to understanding the terms and paperwork to managing the costs, all aspects of this type of claim can make for a slow and confusing process.

First, finding a dentist willing to take an injury claim can be a difficult task. It is also problematic if a claimant goes to his or her own dentist or alternatively, the employer finds a dentist. Most people handling claims have very little dental experience and use their own dental history or that of their family as a frame of reference. Just because a family member chipped a tooth and it only needed a little bonding, does not mean that same treatment is appropriate for an injured worker, who may need a different treatment plan altogether.

Another caveat about claims involving dental trauma is that general dentistry involves treating a patient's entire mouth. But in workers' compensation, payers may only be responsible for conditions related to the claimant's injury.

Even when a dentist is selected for the injured worker to see, many risk managers have no way to know the provider's track record with workers' compensation claims. Fortunately, specialized dental networks now exist along



With these four types of uncommon claims, risk managers must pay special attention so as to avoid these unpredictable cost and complication surprises down the line. Yes, the average claims professional may be extremely proficient at handling the majority of claims that come across his or her desk, but it's this small percentage of unusual claims that can bring the claim to a stop, leading to exponential costs and prolonged delays in care.

with dental referral management companies, which can provide high quality service and efficient scheduling of appointments in order to move the claim forward.

There is no avoiding the cost of dental treatment today. It is expensive and time-consuming, but the outcomes are well worth it. Today's dentist will recommend treatment that is more advanced, longer lasting and often more expensive, but offers much better functionality.

UNUSUAL CLAIM TYPE #3: HEARING

Hearing claims can be complex as well. Hearing loss can be related to many other causes such as aging, use of certain medications, and medical conditions unrelated to a workplace injury. If there is an accident with immediate hearing loss or trauma, it is easy to know it needs to be seen and it likely is a result of the injury. The difficulty is with a claim that alleges hearing loss over time or after the employee has left the company or position.

A hearing loss claim can be expensive and often will require care over a lifetime if found to be compensable. Risk managers must make sure injured workers receive the appropriate care, from the appropriate healthcare provider, in order to ensure optimal outcomes and reduce unnecessary costs.

CASE IN POINT: CLINICAL OVERSIGHT AND PROACTIVE MANAGEMENT OF DENTAL INJURY CLAIM LEADS TO FASTER RECOVERY FOR INJURED INDUSTRIAL WORKER

A woman in her late 40's was hit by a valve at an industrial workplace, knocking her two front teeth out. The next day, the claims adjuster was referred to a dentist within a specialty network and a day later, the claimant was able to get a comprehensive oral evaluation with the specialty network's dentist. Because this dentist was familiar with workers' compensation claims, he observed the overall condition of the claimant's mouth and sent the proper documentation notes to the specialty network's clinical team. The paperwork was reviewed by nurses, dental hygienists, dentists and other dental specialists, identifying special conditions related to the case, including periodontal disease and inadequate bone to support implants, which would have been the best option. However, the claimant's dental history made this a high-risk procedure.

As a result of the proactive communication between the clinical team, specialists and the dentist familiar with workers' compensation claims, they were able to develop a more appropriate, conservative and reliable treatment plan. When managing a dental claim, clinical oversight and expertise is crucial from the beginning of the case so that the injured worker can receive the appropriate care at the appropriate time, while the clinical team and dentist work together to make sure the documentation is all in order and can help move the claim towards resolution and recovery.



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The first provider an injured worker should see for a hearing issue is a medical doctor. The physician can gather a thorough history and perform a physical examination and testing in order to determine the cause of the hearing loss (i.e. exposure at the job, aging or other factors). If the hearing loss is determined to be work related and can be improved with the use of hearing aids, another provider will often be used for this service.

The claimant will typically have testing done by an audiologist who will also ask questions regarding lifestyle, assisting with determination of the best type of hearing aid. The hearing aid industry has advanced tremendously over the past several years; with the use of the latest digital technology, the hearing aid is very effective for injured workers with hearing issues.

It is important for risk managers and claims professionals to recognize the types of workers

and jobs where noise exposure is a reality and to assure protective hearing gear is not only available but is required, properly fitted and used. These precautions will minimize the exposure to noise related hearing loss. When evaluating workplace environments, it's critical that all OSHA requirements regarding use of hearing protection be adhered to in order to prevent hearing issues at a later date.

UNUSUAL CLAIM TYPE #4: **MEDICAL SPECIALISTS**

To risk management professionals, there is a group of providers commonly seen for work injuries such as orthopedic specialists, neurologists and physical therapists. There are also medical specialties that are not commonly used in injury claims, including but not limited to urologists, cardiologists and obstetricians/gynecologists. These specialists do not typically see injured workers but when they do, it can be a challenge to get paperwork filled out timely

and correctly, secure follow up visits and get the claimant back to work. Often these providers are unfamiliar with terms like "modified duty," impairment ratings or other phrases used daily in the workers' compensation world so it's crucial to keep the lines of communication open in order to make sure the claim is handled appropriately.

With these four types of uncommon claims, risk managers must pay special attention so as to avoid these unpredictable cost and complication surprises down the line. Yes, the average claims professional may be extremely proficient at handling the majority of claims that come across his or her desk, but it's this small percentage of unusual claims that can bring the claim to a stop, leading to exponential costs and prolonged delays in care. ■

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