



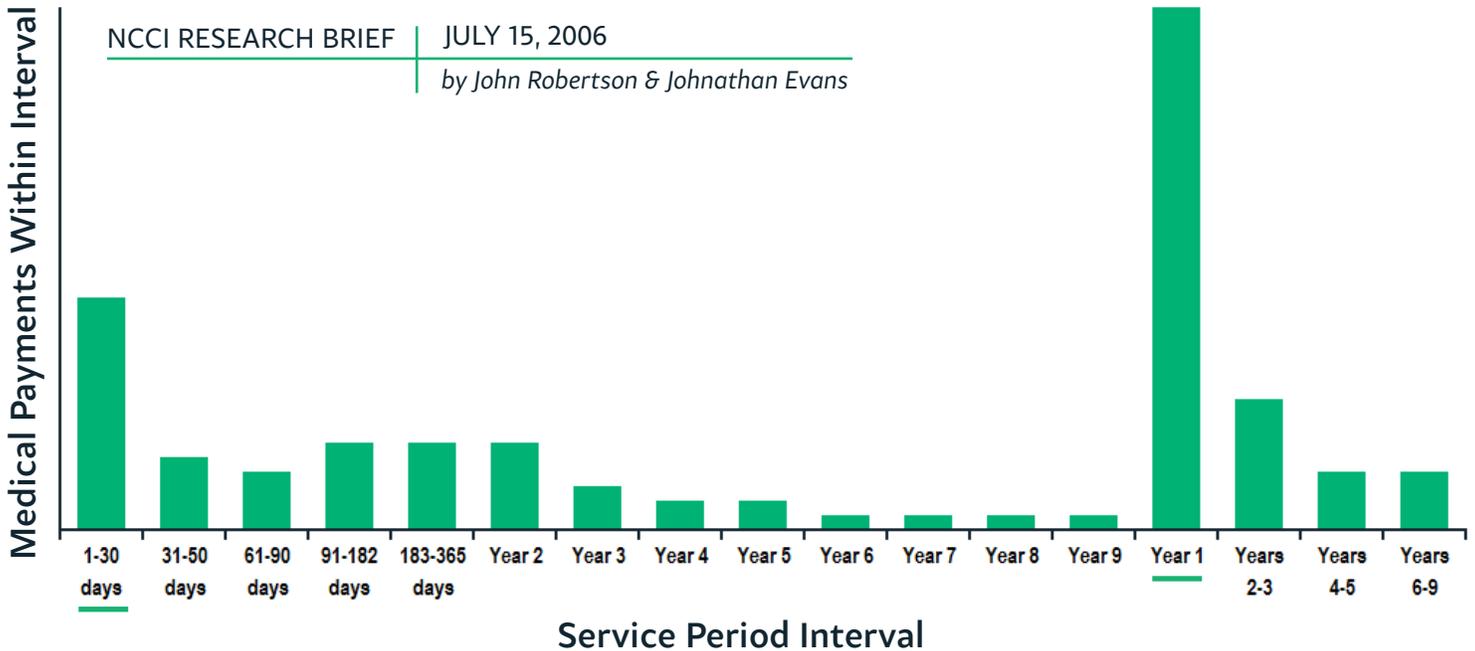
MCAT EARLY INTERVENTION

Medical Cost History

1. The most expensive part of a case is usually early after the injury
2. Various services and patient needs change during the duration of treatment...may be months or many years
3. Every time the patient receives a treatment or service there may be an opportunity to save money or improve care/outcomes

When is the WC money spent? (more serious injury results in higher costs)

Based on accident year 1996 as of 12/31/2004.



Relative costs change with time, but the most expensive total costs occur early in the injury. Therefore, early reporting of potentially catastrophic cases is imperative.



MCAT EARLY INTERVENTION

Where can money be saved?

- ✓ Specialty hospitals (usually excellent care)
- ✓ LTACs (allow the early transfer of patients)
- ✓ Cost effective providers-physicians, public hospitals
- ✓ Drug costs (goal is to get close to the GH rates)
- ✓ Durable medical equipment costs
- ✓ Hospital bill audits and repricing (usually many errors)
- ✓ Home Healthcare/nursing-"right size" the care
- ✓ Use of independent imaging and testing facilities (no hospital or provider owned facilities if possible)

The Elements of Catastrophic WC Management

1. Early notification of a potential CAT claim
2. Real time access to medical and financial information. An experienced nurse case manager at the site may be needed in addition to the TPA. You and the carrier will be advised if Midlands thinks that may be necessary.
3. Monitor the medical progress of the injured worker, daily if needed. Be certain that standards of care are followed (guidelines)
4. Facilitate transfer of care to high-quality/cost effective providers as the situation allows, including Specialty hospitals
5. Timely movement of the patient through the healthcare system. Transfers to lesser levels of care in and out of the acute hospital (LTAC, Rehab, Skilled Nursing, etc.) THINK AHEAD!
6. Assist case management in developing long term treatment goals and plans after the acute phase of the injury is past (outpatient providers, drugs, DME, transition home or to a long-term care facility, etc.)