GENEX WORKS

Closing the Claim

Seeing Red Warning signs of off-track claims

Red flags in workers' comp case management are indicators signaling potential problems that could adversely impact an injured employee's timely recovery, return to work, and the ultimate cost of a claim.

If not addressed and assertively managed when recognized, the presence of red flags has high potential to derail a claim. The employee's recovery and return to work may be compromised, cost-containment opportunities lost, and those entrusted with resolution may witness the claim spiral out of control.

Identifying Red Flags

Red flags may have a profound impact on claim outcome, cost, and injured employee recovery. Sometimes claims that appear to be on track for a simple resolution, change direction and demonstrate risk for higher medical and indemnity exposure than was previously evident. Effective claim managers are alert to red flags and take immediate action to request case management intervention to help mitigate the risk.

Alone or in combination, red flags are important to recognize. They provide an objective approach to help you assess risk and substantiate the need for case management intervention.

Check out page 2 of this handout to identify common red flags that you might encounter and consider how case management can help you get a claim back on track.

Claim Manager & Case Management Solutions

The most critical point to influence medical care, claim costs, return to optimum function and work, and employee satisfaction is immediately after injury. If already assigned, an important part of the case manager's responsibility is to recognize red flags, communicate the details to you, and then intervene as early as possible.

If case management has been deferred until new red flags or claim events present later in the claim, documenting those issues provides objective rationale that supports your decision to employ a case management solution.

The case manager will navigate from point of involvement to assist parties in recognizing the usefulness or limitation of treatment and services to achieve cost-effective, outcome-based care.

This involves incorporating strategies that help reduce the length of the injured employee's health care needs, future complications, or chance of re-injury. If redirecting the patient or treatment team is also necessary, the case manager can be a very effective partner in ensuring this is accomplished.

Case managers share the goal of returning the injured employee to pre-injury level of function or maximum functional independence, and then back to work as quickly as is medically appropriate and operationally possible.

Genex case managers help adjusters quickly identify and resolve red flags. Together case managers and adjusters are an invaluable team for carriers, employers and injured employees. We look forward to working with you to quickly and effectively resolve claims.

Common Red Flags in Workers' Comp Claims

Early Red Flags

- Surgery is anticipated
- Comorbidity present, potential for complications
- > Prior injury, same body part
- Injured employee has a frequent history of injury/claims
- > Advanced diagnostic studies ordered
- > Severe injury, any body part
- Adjuster/Patient/Provider/Employer identifies other barriers to recovery or timely return to work
- Diagnosis undetermined or relatedness to reported injury questioned

Workplace Conflict Red Flags

- Employee was victim of a traumatic on-the-job event such as kidnapping, sexual assault, hostage situation or gunshot wound
- Injured employee expresses negative feelings — employer/treatment/RTW
- Modified or transitional duty cannot be accommodated

- Employer reports employee has personnel/performance issues
- Employer location closing/employer downsizing/employee's job eliminated
- Length of employment within 1 year of hire or retirement
- Attempted but failed to return employee to work

Medication Safety Red Flags

- Medication prescribed is not indicated for injured body part and injury code formulary
- Patient is prescribed narcotics or compound meds or receives an increased use of narcotics
- Patient has a history of substance abuse
- Patient complains of unrelieved pain, ineffective medication or adverse side effects
- > Patient has multiple prescribers/ pharmacies
- Patient has medication safety concerns

Clinical Treatment Red Flags

- > Two consecutive provider reports show minimal improvement, no change in treatment plan
- > Treatment plan falling outside evidence-based guidelines
- Treatment plan, appropriateness or timing of medical interventions or referral to specialist in question
- Objective findings limited, ongoing subjective complaints
- Multiple treating providers, provider types
- Medical restrictions not determined, or provider release-to-work has not been obtained though restrictions can be accommodated
- Lost time, release-to-work date not established
- > Treatment plan seems unrelated to first report of injury description
- Injured employee misses, reschedules, or postpones appointments
- Injured employee compliance with treatment plan questioned

Four ways to easily refer to Genex!

ONLINE

genexservices.com to Genex Case Connect (GCC)

F-MAII

case.registration@genexservices.com

PHONE

1.877.391.2255 between 8:00 a.m.–8:00 p.m. ET

FAX

1.800.328.4024

