



PMA COMPANIES

Managed Care Difference

Claims & Managed Care Model

PMA Companies specializes in workers' compensation for large clients who seek outstanding claims and managed care performance. We hold ourselves accountable for managing their total cost of risk and have a proven track record of meeting their demands, with a 96% client satisfaction rate.



Specialized Expertise. Proactive Interventions. Better Outcomes.

As a workers' compensation specialist with 100 years' experience, we have built and continually refine an industry-leading PMA Claims and Managed Care model. The model is designed to reduce durations to lower indemnity costs and drive lower medical costs through greater savings and utilization management.

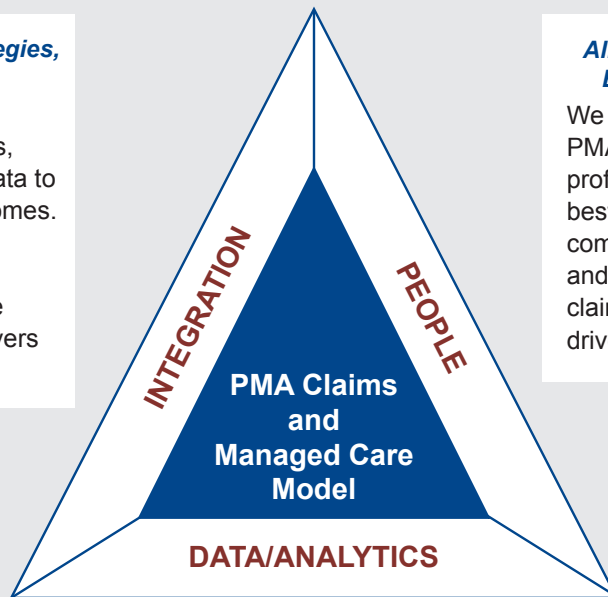
PMA Claims and Managed Care Model

Integrating Services, Strategies, Expertise and Data

We expertly blend claims and managed care services, strategies, expertise and data to drive optimum claims outcomes. Our team shares the same goals and data, using their collective expertise to solve problems, address loss drivers and intervene effectively.

Aligning Claims with the Right Expertise at the Right Time

We match claims with the right PMA claims and managed care professionals. We ensure the best skilled resources to handle complex, high-exposure losses and unique claims. Aligning claims with the right resource drives better outcomes.



Driving Interventions Based on Knowledge

Data is key to reducing your total cost of risk. With information insights, we identify trends, forecast performance and develop improvement strategies. The goal is to quickly identify outliers and drive clinical interventions early.

Our model constantly evolves to address changing workers' compensation challenges, whether jurisdictional, provider/network related or worker-specific.

A Multi-Pronged Approach to Claims and Managed Care

Our comprehensive solutions address all key loss drivers and include:

- **Medical Bill Review** — This powerful screening uses finely-tuned technology and processes to scrutinize each bill for relatedness to injury, reasonableness and necessity, duplication, and to apply fee schedules and UCR. The result? Eliminating erroneous bills and charges at the outset.
- **In-depth Complex Bill Review** — Our second stage includes oversight by PMA's dedicated unit of certified billing experts, who negotiate directly with providers. PMA Registered Nurse auditors review hospital and high-dollar surgical bills, including line-item audits of hospital bills.
- **Carefully-designed Network Program** — Our Core and Specialty networks drive savings and utilization results. The networks include a multi-tier PPO network with workers' compensation specialist providers and specialty networks — physical therapy, diagnostics and durable medical equipment — for greater control over cost and utilization.
- **Proactive Out-of-Network Program** — We achieve cost-reductions for outlier bills through an in-house expert team that negotiates with vendors, direct contracting with larger out-of-network vendors, and a "watch list program" that identifies providers who repeatedly produce excessive costs and unnecessary treatments.
- **Broad and Innovative Pharmacy Benefit Management (PBM)** — We leave no stone unturned to aggressively control Rx costs, a growing part of medical spend with a strong correlation to extended durations. We use internal and external expertise to control Rx costs early and mitigate long-term utilization. Our approach integrates case management, claims, pharmacy nurses and a partnership with a "Fortune 25" PBM with purchasing power to drive cost and utilization controls. We use morphine equivalent dose step therapy, utilization-based alerts and intervention, pharmacy and physician outreach, integrated bill review and drug testing. Our point-of-sale and retrospective intervention is unlike the "after-sale-only" review of many competitors.
- **Claims and Nurse Specialization** — Our highly experienced team is experienced in emerging and jurisdictional issues. Our team includes corporate technical specialists who provide guidance on complex cases and dedicated pharmacy nurses, experts in managing narcotic spending patterns to prevent long-term dependency.

