

# Case management services

We believe managed care is about more than just reducing your claim costs. It's about helping the injured person receive quality care that facilitates a speedy recovery and a healthy return to work.

We offer numerous programs and an experienced staff armed with the latest technology to help achieve these goals. One example is our managed care case management services.

## Early intervention services

Upon receiving the first report of injury, our nurses immediately contact the injured employee, treating physician and employer as appropriate. This promotes:

- Quality, cost-efficient care
- Effective treatment plans
- Early return to work

Our early assessment process is integrated with our claims Customer Care Center, which is a centralized reporting facility. We can customize the referral process based on a sophisticated triggering system that enables us to identify appropriate cases.

Communication is vital. With early intervention, we strive to ensure that all the appropriate parties — including the employee and the claims professional — are involved in the process. This open communication leads to effective, quality outcomes.

## Medical case management

In-person or telephonic medical case management can be initiated at any time during the claims process, from point of injury to point of closure. Telephonic and on-site nurse case managers work with the claims professional, medical providers, employee and employer to coordinate services. Our on-site nurse case manager will meet as soon as possible with key individuals to promote quality care and efficiency.

By using their medical knowledge to address medical issues and offering encouragement and guidance to the injured employee, case managers lay the groundwork for the earliest possible return to work.

Other responsibilities of the case manager include:

- Developing a discharge plan for in-patient cases
- Identifying cases requiring vocational rehabilitation
- Coordinating special home care, pharmacy, equipment or outpatient services when necessary

To learn more about our managed care services, contact your distributor or Managed Care directly at 866-732-5342.

## Vocational rehabilitation

Zurich Services Corporation offers vocational rehabilitation services through our network of counselors. These specialists maintain certification in their field of expertise. They are trained to initially assist claimants to seek employment using their existing skills. Alternative career counseling may be required if the condition requires development of new skills. Through effective utilization of services, injured workers return to gainful employment sooner. This can result in significant loss cost savings.

## Catastrophic case management

Cases are defined as catastrophic or major, based upon the diagnosis or anticipated financial expenditures. In such cases, multiple and complex services are often needed. Upon referral, an immediate response to a catastrophic case anywhere in the United States is available 24 hours a day, seven days a week, through our 800 number. Zurich Services Corporation's catastrophic program includes two key elements.

One element of the program is to utilize our selected preferred vendor to develop a comprehensive medical outcome and management plan. This plan commits the company to achieving medical outcomes for each injured worker at a fixed price. The selected vendor specializes in managing the following types of injuries: spinal cord (paraplegia/quadriplegia), acquired brain/closed head trauma, severe burns — second and third degree up to 35 percent or more of the body — and injury/disease to internal system organs. We require immediate referral to our preferred selected vendor on these types of injuries.

The second element of the program utilizes a more traditional model. Working with the injured worker and/or family, medical providers and claims professionals, our nurse case manager follows established standards to promote a positive and cost-effective outcome. The types of injuries that require immediate referral to a catastrophic nurse case manager are, but not limited to, the following: crushing of major body parts, multiple fractures of major body parts, amputations of major body parts and severe eye enucleation resulting in blindness or loss greater than 50 percent.

## Key facts and benefits of case management services

- Averaged four dollars in savings for every dollar spent on early intervention services in 2006
- Averaged six dollars in savings for every dollar spent on medical case management in 2006
- A NCCI study found that on average, claim costs dropped 23 percent when case management intervention took place within three months.
- The same NCCI study also found on average that claims closed 27 percent faster with case management involvement than those with no involvement.
- Earlier return to work
- More productive workforce
- Accredited by URAC, a nationally recognized standard that demonstrates a commitment to quality healthcare in case management

*Because change happenz<sup>SM</sup>*

### Zurich Services Corporation

1400 American Lane, Schaumburg, Illinois 60196-1056  
800 382 2150 [www.zurichna.com](http://www.zurichna.com)

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