



NATIONAL WORKERS
COMPENSATION
AND DISABILITY
CONFERENCE

Embracing Nurse Triage and Telehealth in Workers' Comp

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The Why

- **Immediate Access to the Right Level of Care**
- **Improve Outcomes**
- **Improve Stay at Work**
- **Improve and Simplify Claim Reporting**



What is Triage?

- **Military Origins with Napoleon**
- **Refined in Korea and Vietnam**
- **Standard for Trauma Care**



What is Triage?

**Modified for
Injured Worker Care**

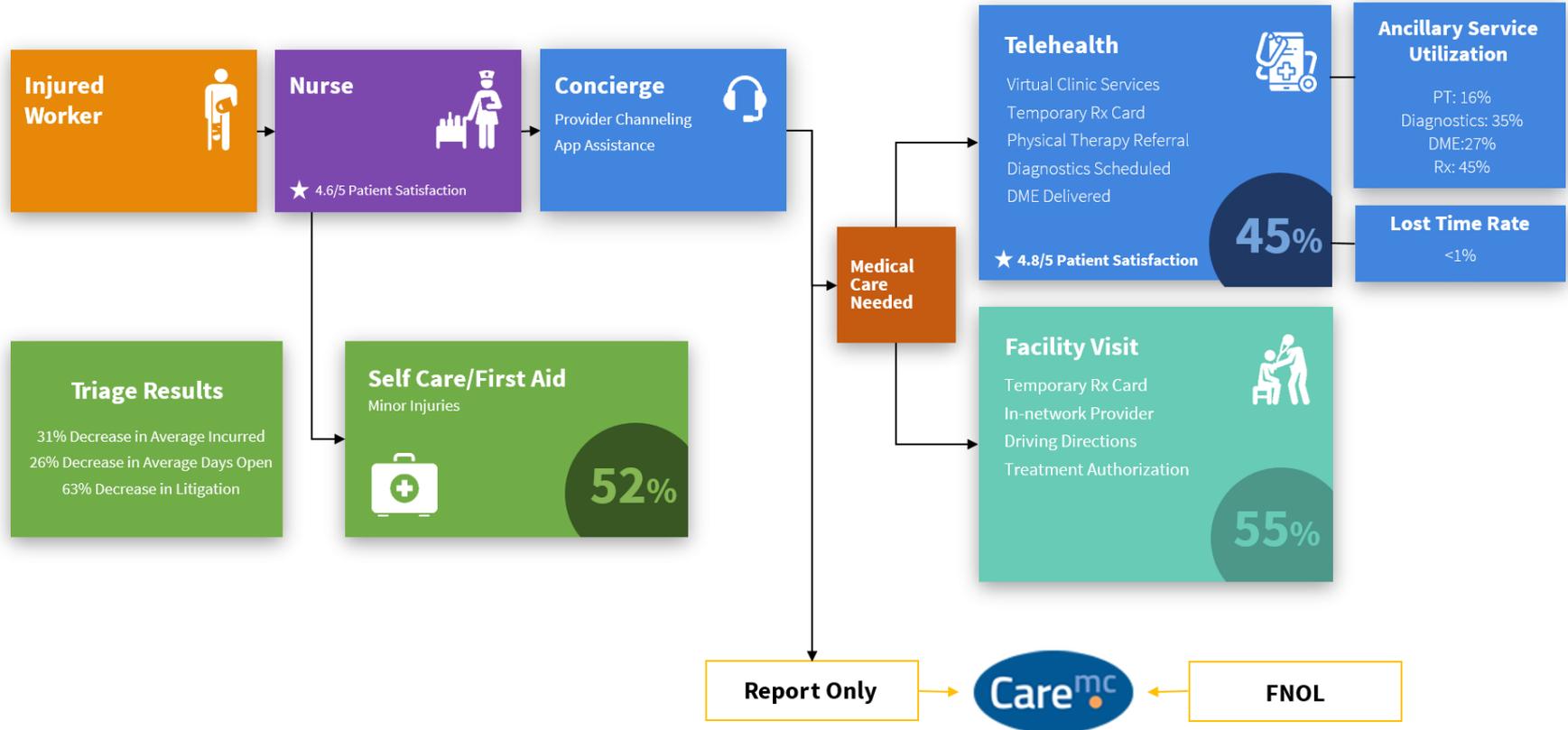


Virtual Clinic Care Continuum

	Brick and Mortar	Virtual Clinic
MD and NP	✓	✓
Scripts	✓	✓
Diagnostic Testing	✓	✓
PT	✓	✓
DME	✓	✓

**Same Comprehensive
Service Offerings**

Virtual Clinic: How Does It Work



Triage + Telehealth Outcomes

52%

Incidents Never
Become Claims
Intake Management

<1%

Claims Miss Time
From Work
RTW Management

60%

Medical Spend
Reduction
Virtual Clinic
Prescribing Trends and Cost

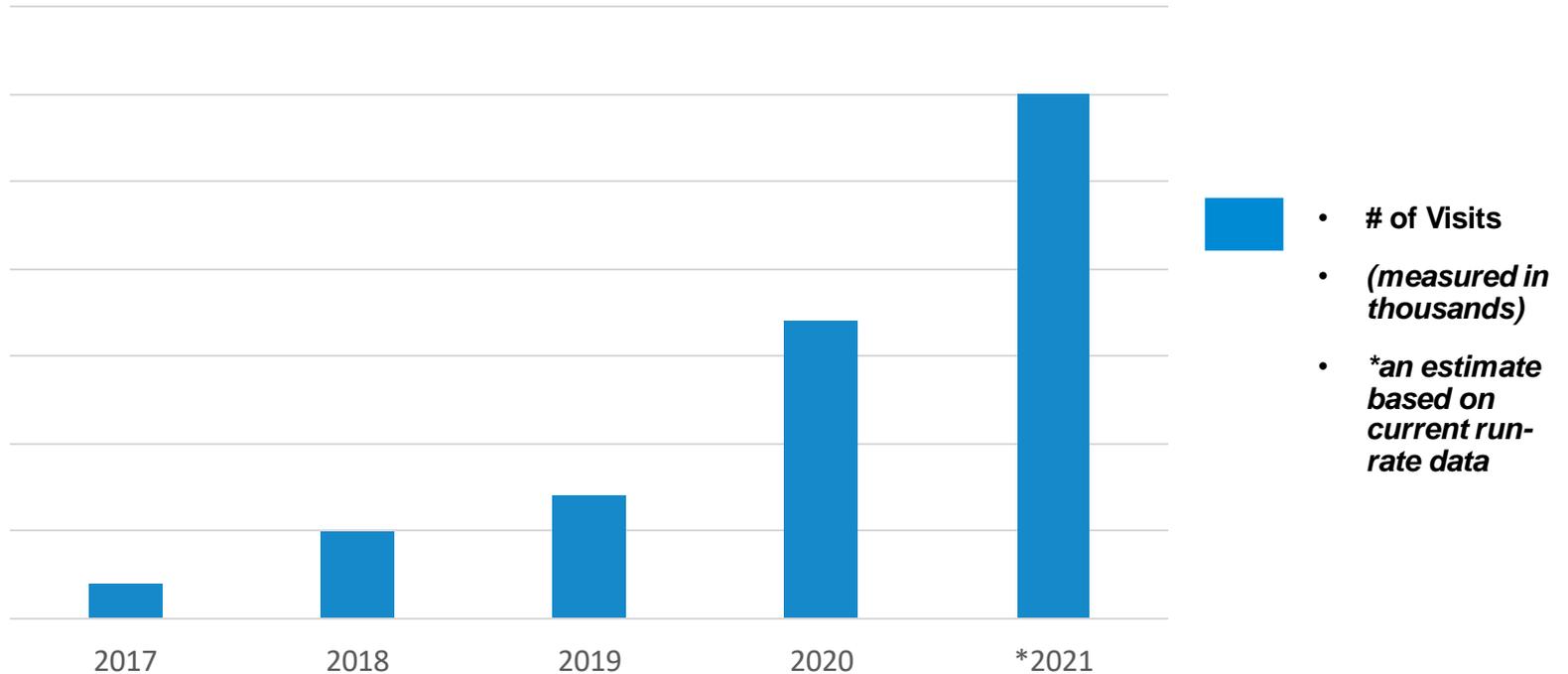
Virtual Clinic: Impact Analysis

Only Telehealth Customers (During COVID)	
First Aid/Self Care	50%
Of the cases referred to treatment	
Telehealth	32%
Urgent Care/Occupational Health	61%
Emergency Room	7%

	Brick & Mortar	CorVel Virtual
Travel to Location	20 minutes	Job Site
Wait Time	2 Hours	10 Minutes
Time Away	4 Hours	30 Minutes
Cost	\$250	\$175
Cost (after hour)	\$1,000	\$150
Narcotics Prescribed	30%	0%
Medications Prescribed	65%	34%
PT	46%	15%
DME	74%	1%
Patient Satisfaction	3.65	4.8

Virtual Clinic: Adoption Rates

Telehealth Growth – 2017 to 2020



Virtual Clinic Patient Experience

- **Patient Experience**
- **4.8 out of 5**
- **Scores < 3 QA**



Virtual Clinic

- **Future expansion**
- **Opportunities**



For The Employer

- **Application**
- **Impact/Results**
- **Implementation**
- **Employee Satisfaction**



Results

	w/out Triage	with Triage	RESULTS
Average Days Open	78	58	26% ↓
Average Cost	\$2,539	\$1,762	31% ↓
Average Litigated Claims	2.4	0.9%	63% ↓

88%

Reduction in Time Away from Work

32%

Improvement Patient Satisfaction

Comparative Analysis Body Part and Industry Type

Body Part	Incurred		% Litigated		Avg Days Open	
	247	Non-247	247	Non-247	247	Non-247
Finger(s)	\$672	\$1,492 ▲	0.4%	0.9% ▲	50.3	74.4 ▲
Knee	\$2,840	\$4,113 ▲	1.5%	2.5% ▲	72.7	109.6 ▲
Lower Back Area	\$2,499	\$4,232 ▲	2.2%	4.9% ▲	71.8	108.9 ▲
Hand	\$1,077	\$1,821 ▲	0.9%	1.8% ▲	53.8	77.3 ▲
Shoulder(s)	\$4,729	\$7,235 ▲	2.4%	5.3% ▲	93.9	134.8 ▲

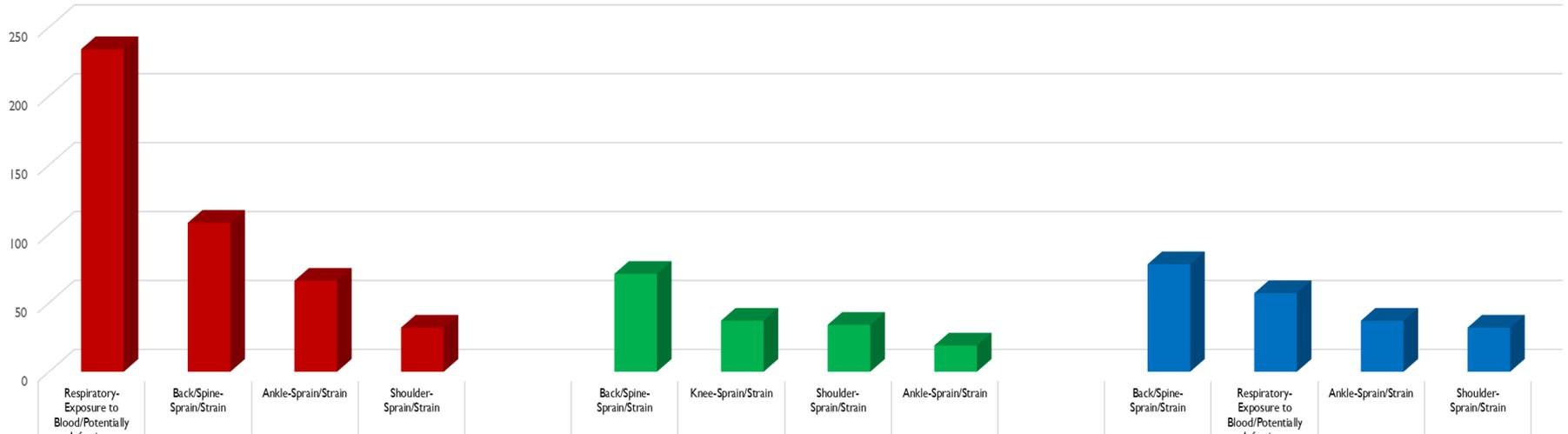
Customer	Incurred		% Litigated		Avg Days Open	
	247	Non-247	247	Non-247	247	Non-247
Ex 1: Transportation	\$4,829	\$5,849 ▲	3.2%	4.6% ▲	75.0	78.6 ▲
Ex 2: Retail	\$1,028	\$2,641 ▲	0.9%	3.3% ▲	40.0	95.2 ▲
Ex 3: Grocery	\$1,800	\$2,630 ▲	0.7%	1.4% ▲	50.8	47.5 ▼
Ex 4: Restaurant	\$1,132	\$1,757 ▲	1.3%	2.5% ▲	55.6	54.4 ▼
Ex 5: Public Admin.	\$904	\$1,166 ▲	0.0%	0.1% ▲	46.0	47.7 ▲

Total	\$1,738	\$3,004 ▲	1.2%	3.3% ▲	60.4	93.3 ▲
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For The Injured Worker

- **Initial conversation with a nurse, establishing a care-based relationship**
- **Rapid initiation of appropriate care**
- **Access to providers skilled in managing occupational injuries 24/7/365**
- **Majority of injured workers do not need to leave work to receive medical care**

Injury Types



Self-Care

Telemedicine

Brick & Mortar

Care Disposition Right Care/Right Time

Treatment Types

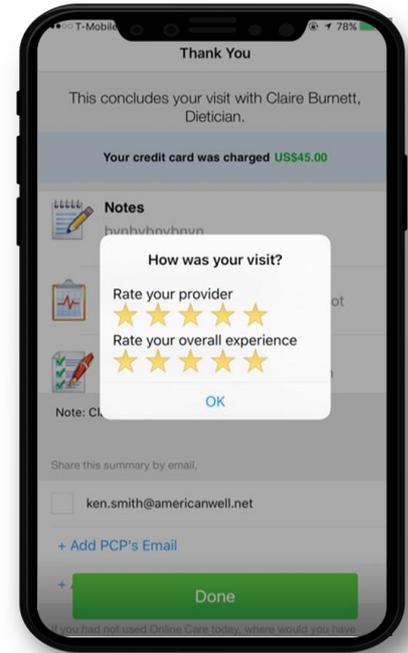
- 48% Self Care
- 33% Refer to clinic
- 19% Telemedicine

Stay at Work

- 67% of injured workers were able to stay at work while receiving care

Patient Satisfaction

- **94% Strongly agree - satisfied with their experience**
- **10% survey response rate**



For The Employer

- **Avoids unnecessary ER visits and eliminates need for supervisor to triage care**
- **FNOL filed from triage data, reducing the burden on the employer**
- **Majority of injured workers do not need to leave work**
- **Improved injured worker experience**

Employer Adoption

- **2020 Number of employers in the program increased 4 times from 2019**
- **Program covers both large and small employers**
- **Improved injured worker outcomes and ease of claim reporting top reasons for employer satisfaction**

For The Carrier

- **Early notification of injury**
- **Majority of injured workers stay at work**
- **FNOL information captured during initial call**
- **Improved claim outcome and duration**
- **Injured worker satisfaction**

Impact to Lag Time Reported within 3 Days or Less

Lag time

Reported Within
24 hours

60%

Reported within
1-3 days

25%

Claims Reported within
3 Days or Less

85%

Comparison of Pre and Post Telemedicine Experience

- **Large employer with 3 years of claim experience before and after implementing telemedicine program saw a 22% reduction in average claim cost.**
- **Medium employer with two years experience saw a 70% reduction in average claim cost.**

Litigation

- **Three-years of experience**
- **Over 6000 claims**
- **Rate of litigated claims 1.2%**

Getting Started

- **Right partner**
- **Establish goals and baselines**
- **Tool kit for communications**
- **Repeatable process for easy implementations**





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Questions



Thank you