

RISK MITIGATION CHRONICLES: ESIS CLIENT SUCCESS STORIES

Using ESIS Intelligence to *Drive Cost Reductions* and *Reduce Lost Time*

By strategically using the right tools, such as **Telephonic Case Management**, we help to expedite recoveries, reduce disability durations, and lower costs, all while maintaining the highest care standards. In this issue, we focus on Telephonic Case Management as an example of how we are making a difference for those we serve.



A manufacturing and logistics company faced rising claims costs and longer disability durations compared to previous years.

Historically, the company lacked a robust return-to-work program, inconsistently enforced direction of care opportunities, and underutilized clinical case management.

ESIS APPROACH

Collaborating with the company's risk management team, we pinpointed the root causes behind cost drivers and delayed recoveries. To address those issues, we worked toward customizing the company's case management protocols to focus primarily on specific injury drivers of higher costs and longer durations, while establishing efficient and actionable communication pathways.

As part of that process, we embedded Telephonic Case Management (TCM) referrals into our ESIS Intelligence framework, to provide early intervention on cases involving high exposure injuries.

Our TCM program utilizes advanced analytics to evaluate claims and medical documentation

to determine whether an injured worker could benefit from clinical support, which often translates into favorable claim outcomes.

Throughout this process, ESIS adjusters regularly maintain central control of claim files, drawing on the expertise of nurse case managers to efficiently manage the medical component of the claim.

Nurse case managers help guide injured workers through the medical care process, coordinating and guiding on appropriate treatments that are focused on achieving the best resolution for getting employees back to work and being healthy, while controlling overall costs.



Our client achieved success by partnering with ESIS to deploy the right processes and resources. Equipped with proof of our strategy's impact, the client agreed to implement our TCM solution, recognizing the value of advanced analytics triggers and appropriate clinical interventions. In collaboration with ESIS' Medical Impact Team, a plan was created to support a structured approach to TCM integration.

This resulted in informative reporting, an expedited worker recovery experience, lowered costs, and reduced time loss. For the key injury types at issue for this client, the **average disability duration decreased significantly**, with the highest count of Total Temporary (TT) days dropping

19%, or a reduction of 16 days in recovery

Additionally, **our client realized substantial cost savings**, with an average incurred cost on open claims

16% lower through the first 15 months

Identifying key areas of focus for utilization of the right processes and resources at the right time demonstrates ESIS' ability to deliver efficient, cost-effective solutions while prioritizing the well-being of injured workers. Our approach enables us to effectively make an impact on our clients' total cost of risk.



TO LEARN MORE about how we are using ESIS Intelligence to meet our clients' needs, please email us at info@esis.com to schedule a meeting.

ESIS[®], Inc., a Chubb company, provides claim and risk management services to a wide variety of commercial clients. ESIS' innovative best-in-class approach to program design, integration, and achievement of results aligns with the needs and expectations of our clients' unique risk management needs. With more than 70 years of claims and risk management experience, and with offerings in both the U.S. and globally, ESIS provides one of the industry's broadest selections of risk management solutions covering both pre- and post-loss services. For more information, visit us at www.esis.com and www.chubb.com.

The case study described above is a hypothetical intended to show the types of risks faced by and the types of insurance solutions that may be available to similarly situated companies. It is not based on any actual business or company. 4/2024