



PRISM

Public Risk Innovation,
Solutions, and Management

COMPARISON OF CLAIMS ADMINISTRATION SERVICES

Primary Workers' Compensation (PWC) Program Members

JUNE 2022

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INTRODUCTION


In the Primary Workers' Compensation (PWC) Program, Members can choose from the following list of Third Party Administrators (TPAs):


- Adminsure
- Intercare Holdings Insurance Services, Inc.
- LWP Claims Solutions, Inc.
- Sedgwick


Please use this packet as an added tool when choosing your TPA.


We have put together a matrix comparing all four (4) companies and the various service offerings. (Note that the TPA pricing has been formatted to display a baseline, with the others ranking either above or below).

The pages following the matrix contain the respective TPA's marketing materials. For any questions, please feel free to [contact us](#).

	PRISM Primary Workers' Compensation Program			
	AdminSure	Intercare	Sedgwick	LWP
Remote Access to Claims System	X	X	X	X
Online 5020	X	X	X	X
Conversion of Data at No Charge	X	X	X	X
Direct Deposit of Disability Checks	X	X	X	X
Communication with Injured Worker				
Introduction/Get Well Card	X	X	X	X
Phone contact every 2 weeks while on TD	X	X	X	X
Calls prior to "bad" news e.g., claim denial, UR denial	X	X	X	X
Calls prior to form letter being mailed	X	X	X	X
Calls upon significant events e.g., surgery authorized	X	X	X	X
On-site Meetings with Injured Worker				
Get settlement documents signed, answer questions	X	X	X	X
On significant injuries within 90 days of injury	X	X	X	X
Have Catastrophic Injury Plan				
Claims team respond to site, hospital or home	X	X	X	X
Assign Nurse Case Manager to coordinate care	X	X	X	X

	PRISM Primary Workers' Compensation Program			
	AdminSure	Intercare	Sedgwick	LWP
WCAB Appearances				
Hearing Representative Program			X	
Examiner make appearance when it makes sense	X	X	X	X
Small Claims Court appearances on subrogation matters		X		X
Arbitration/Mediation	X	X	X	X
File Reviews				
Quarterly, in person (or telephonic) with examiner and supervisor in attendance	X	X	X	X
Productive - report activity on POA since last review with goal to be moving claim to closure	X	X	X	X
Litigation Review	X	X	X	X
Know Medical Community in Member's Area				
Meet with designated treating physicians/clinics	X	X	X	X
Ensure doc is aware of member organizational culture, Return to Work program	X	X	X	X
Train docs on UR process and getting appropriate treatment	X	X	X	X

	PRISM Primary Workers' Compensation Program			
	AdminSure	Intercare	Sedgwick	LWP
Regular Roundtable Discussion Regarding Claimants on TD	X	X	X	X
Regular Roundtable Discussion Regarding Large Loss Claims	X	X	X	X
Reporting				
Litigation rates	X	X	X	X
Benchmark reports	X	X	X	X
Management reports	X	X	X	X
Trending reports	X	X	X	X
Annual stewardship reports	X	X	X	X
Point-In-Time Reports	X	X	X	X
Annual Partnership Meeting	X	X	X	X

	PRISM Primary Workers' Compensation Program			
	AdminSure	Intercare	Sedgwick	LWP
Training				
Negotiating	X	X	X	X
Reserving	X	X	X	X
Case Law	X	X	X	X
Guidelines	X	X	X	X
Fraud/SIU	X	X	X	X
SB 1159 Training & Reporting	X	X	X	X
ADA	X	X	X	X
Ed Code	X	X	X	X
4850	X	X	X	X
First Aid	X	X	X	X
Average Relative Cost	4% Below Baseline	3% Below Baseline	1% Below Baseline	Baseline
Office Locations	Ontario	Rocklin Salinas Fresno Glendale Orange	Rancho Cucamonga Roseville	Glendale Sacramento Walnut Creek
Contact Person	Alithia Vargas-Flores	Danielle Buri	Jody Moses	Judy Adlam
Phone Number	909-396-5814	916-677-2555	714-620-1336	415-384-0370
E-mail	avargas-flores@adminsire.com	dburi@intercareins.com	jody.moses@sedgwick.com	j_adlam@lwpclaims.com



WORKERS' COMPENSATION CLAIMS ADMINISTRATION SERVICES

Since 1982, AdminSure has successfully provided Workers' Compensation Claims Administration Services for numerous California public entities in a professional, straight-forward manner. This is truly our specialty as nearly 100% of our client base is comprised of California public entities. We have a very longstanding and secure client base as we have administered many of our client's Workers' Compensation Programs for more than 20 years.

All of our activities are conducted with a clear purpose in mind – to see that claims are handled properly, quickly and economically. At the same time, we maintain strong lines of communication with our clients, injured workers, and all other interested parties involved in each claim. We take great pride in what we have accomplished and strive to provide the best possible services to all of our clients.

We customize our approach to meet each of our clients' specific and overall needs and assign qualified claims adjusting personnel. Our Workers' Compensation Claims Adjusters, Supervisors and Managers are State Certified Self-Insurance Administrators and have the WCCA Certification and WCCP Designation. Therefore, they have completed formal coursework in Workers' Compensation law, medical benefits, indemnity benefits, identifying fraud, reserving, disability rating and overall Workers' Compensation claims management. On average, our Workers' Compensation Claims Adjusters have more than ten years of industry experience while our Supervisors and Managers average more than fifteen years.

In addition to continuing education, all claims adjusting personnel receive ongoing, appropriate training. Training is augmented by in-house workshops that are provided by our senior staff members in conjunction with guest lecturers from various professions within the Workers' Compensation industry. Our staff is required to keep their knowledge current through continuing education and training. This combination of education and training gives our staff considerable expertise in every area of the Workers' Compensation system.

We also provide our clients with ongoing training to ensure that the Workers' Compensation procedures in place are proper and purposeful, and to ensure that all areas of the Workers' Compensation process are being adhered to. Training will also involve providing information and guidance (review and discussion) regarding specific claims, as well as positive and negative trends. We will also conduct claim reviews to discuss the current status of each claim, the plan of action towards settlement/closure, as well as the overall case management of each claim.

Based on our years of experience related to successfully administering complex claims for California public entities, we are confident AdminSure will provide the greatest overall Workers' Compensation Claims Administration Services and cost-benefit advantages.



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AdminSure

MEDICAL MANAGEMENT SERVICES

In addition to providing Workers' Compensation Claims Administration Services, we provide Utilization Review and Medical Bill Review Services through our wholly owned subsidiary, MedReview Inc. These services are performed in-house, on AdminSure's premises, and are fully integrated with our claims adjusting processes.

UTILIZATION REVIEW— Since 2004, we have provided Utilization Review Services for our clients. Integrating in-house Utilization Review Services enables our claims adjusters to promptly and accurately expedite the entire claims and utilization review process within the complex time frames mandated by the Workers' Compensation system.

We are committed to providing professional services while achieving cost efficiencies. We understand that the decisions we make impact our clients on both a financial and personnel level. Therefore, we are mindful of the genuine injured worker and maintain the integrity of the claims process by promptly communicating treatment plans and statuses to our clients, injured workers, and all interested parties.

Although we rely on the Medical Treatment Utilization Schedule (MTUS), the American College of Occupational and Environmental Medicine's (ACOEM) Guidelines, as well as other evidence-based medical treatment guidelines, we understand that the healthy recovery of the injured worker is paramount. Therefore, we use both our head and heart when making informed decisions thereby ensuring the decisions made are in the best interests of both the injured workers and our clients.

MEDICAL BILL REVIEW— Since 1998, we have provided Medical Bill Review Services for our clients. Our sole purpose is to obtain the greatest savings possible by comprehensively reviewing and reducing every medical bill in a timely manner. We also provide numerous reports that detail all provider and billed information, as well as fees and a return on investment ratio. These reports provide our clients with the information they need to appropriately forecast their medical costs and fees.

We are truly committed to providing purposeful Medical Management Services that ensure positive outcomes. We do not believe in over promoting Medical Management Services that exaggerate positive claim outcomes or overreach by suggesting self-serving, unrealistic savings through affiliated or outsourced service providers to our clients. We prefer to focus on providing prompt, assertive, and professional claims handling services along with reasonable Utilization Review and Medical Bill Review Services (State Fee Schedules (OMFS/IHFS), Preferred Provider Organizations (PPOs), Negotiated Rates and Provider Networks) to the fullest extent allowed by law so that we may provide injured workers with the medical treatment and services they are medically and legally entitled to in the most timely and cost-effective manner.

We believe this proven approach will produce meaningful results, real savings, and will greatly assist in creating and maintaining a professional, well-managed Workers' Compensation Program.



intercare

Claims Administration &
Managed Care Services

Extraordinary **People**
Extraordinary **Results**

YOUR TRUSTED PARTNER

Intercare is a leader in workers' compensation and liability claims administration, as well as managed care services and risk management solutions.

Intercare is one of the few mid-sized TPAs remaining that combines the depth and capacity of a large organization with the nimbleness of a small firm.



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GABRIELLA HUBBARD, VICE PRESIDENT

Intercare, Business Development

714.328.3969 | Ghubbard@IntercareIns.com



A Collaborative Approach to Risk Management

Intercare's collaborative approach to Risk Management Solutions is designed to streamline claims and managed care processes to ensure timely and appropriate healthcare, reduce claim duration and reduce your overall loss costs.

Integrated Services

We offer the following services:

- Liability Claims Administration
- Workers' Compensation Claims Administration
- Managed Care Services
 - ◊ Bill Review Services
 - ◊ Lien Resolution
 - ◊ Utilization Review Services
 - ◊ Nurse Case Management
 - ◊ Triage and Telemedicine
- SIU Services
- MMSEA Section 111 Mandatory Reporting
- Risk Management Support
- Training

Focus on Results

When it comes to results, Intercare has raised the bar in industry expectations. We have shifted the focus from "What does this program cost?" to "How much will this program save?"

Flexibility

Tailored solutions to meet the specific needs of our clients.



Experience

Depth and expertise to deliver significant savings and results.

Cost Benefit

Transparent pricing.



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intercare



**Delivering
What We Promise**

LWP Claims Solutions, Inc.

Public Agency Claims Management



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Our Promise

LWP promises to work with the utmost integrity and urgency to exceed our clients' risk management objectives. We will move claims proactively and cost-effectively to closure by securing aggressive medical treatment and facilitating return-to-work, thereby enabling our clients to retain productive employees with minimal impact to their businesses.

LWP Results

Indemnity Claims — close 60% faster than the industry

Litigation Rates — 55% lower than the industry

Average Incurred Claim — 60% lower than the industry

Hallmarks of Our Approach

- ♦ Integrity and Transparency
- ♦ Aggressive Claims Management Techniques
- ♦ Examiners who are Empowered to think and make decisions
- ♦ We start with the end in mind—Dual Track Diary System
- ♦ Judicious use of vendors and resources
- ♦ Unique blend of discipline and creativity—we balance customization with our proven Best Practices
- ♦ We integrate ourselves into the culture of our clients

What we offer

- ♦ Results-oriented claims management
- ♦ Fully integrated bill review
- ♦ Utilization Review
- ♦ Telephonic Case Management
- ♦ Field Case Management
- ♦ Prescription Benefit Network coupled with an aggressive Pharmacy Management Program
- ♦ Expedited Diagnostic Testing
- ♦ Aggressive Lien Resolution Program
- ♦ Physical Therapy Network
- ♦ Transportation and Translation Network
- ♦ Industry Leading SIU Program
- ♦ Clinic Management Program

Our staff has extensive expertise in Public Agencies:

- | | |
|-------------------|---------------------------------|
| ✓ LC Section 4850 | ✓ Presumptions |
| ✓ Education Code | ✓ Utility and Transit Districts |

Our Claims Offices

Sacramento, California
Glendale, California
Walnut Creek, California

Contact us:

www.lwpclaims.com
Judy Adlam
415-384-0730



To our valued public entity partners

With 50 years of experience and expansive expertise, our public entity partners continue to count on Sedgwick for the solutions they need. To ensure we provide the best possible services, our team stays at the forefront of industry trends impacting public entities. Through our integrated approach, we are able to offer unprecedented solutions for our clients. It remains critical that we continue to leverage this experience in order to adapt our offerings and services to effectively manage the wide array of issues facing our public entity partners today. Our comprehensive solutions focus on mitigating and reducing risks and losses, keeping employees and organizations healthy and productive, protecting the public's trust, and containing costs that can impact the bottom line.

Taking care of people is at the heart of everything we do



Public entity business unit

Our expert resources understand the complexities of your industry.



Customer service focus

We focus on guiding our clients, their employees and the members of the community they serve through the claims process to enhance their experience.

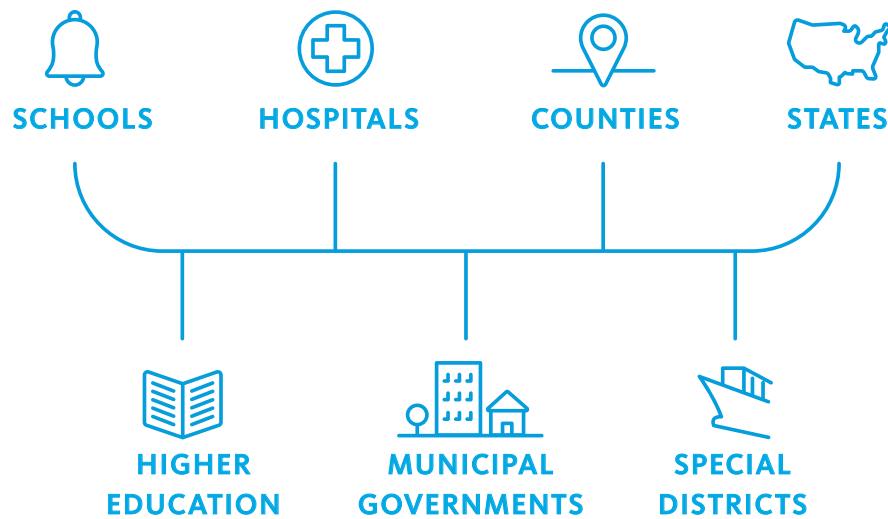


Actionable data

Our interactive benchmarking tool and largest public entity dataset in the industry provide insight into trends and program opportunities.



Our public entity book of business includes:



The Sedgwick difference

Sedgwick answers the risk management challenges of our public entity clients by delivering reliable, financially aware, accessible and scalable claim services that evolve to meet dynamic marketplace needs, including:

- The ability to build rapport with department and agency leaders, labor unions, community leaders, regulatory officials, elected officials and associations that support the public entity risk management community.
- Flexible technology options that facilitate custom interfaces with client systems. Sedgwick has implemented and maintained more than 800,000 data interfaces with clients, vendors, carriers, states and regulatory agencies.
- The ability to bundle an array of ancillary service offerings such as managed care, field investigations, and Medicare compliance, providing an integrated, cost-effective program, as well as the ability to interface with the client's preferred vendors and in-house providers.

The Sedgwick experience



27,000
colleagues



300+
U.S. locations



6,700+
public entity clients

Serving the needs of public entities

Managing risk for public entity clients creates challenges that are unique, both in the breadth of the potential exposure and the diversity of possible claims.

Public entity clients represent a broad risk profile that may overlap or include educational institutions, as well as state, city and municipal workers, transportation workers and law enforcement. Public entity clients may comprise multiple unionized populations, and the specific requirements associated with each. In an environment where financial continuity may depend on public perception and external stakeholders, these clients strive for a risk management program that is flexible and responsive.

To learn more about our integrated and customized solutions, visit [SEDGWICK.COM](https://www.sedgwick.com)

