



# Comprehensive Claims Services



AccidentFund.com  
1-866-206-5851



**AccidentFund**  
Insurance Company of America

*Part of the AF Group*

Accident Fund Insurance Company of America is a member of AF Group. All policies are underwritten by a licensed insurer subsidiary of AF Group.

# The WORKSAFE Difference



---

Since 1912,  
Accident Fund  
has been a  
trusted name  
in workers'  
compensation  
insurance

---

As the WorkSafe People™, we are experts at workers' compensation insurance.

A trusted name in workers' compensation for a century, Accident Fund Insurance Company of America is financially strong and stable as a wholly owned subsidiary of AF Group — one of the largest privately held monoline workers' compensation carriers in the country and rated "A-" (Excellent) by A.M. Best.

When managing claims, Accident Fund is committed to providing superior customer service, superb care and cost-containment solutions. We work closely with employers and their injured workers to get them healthy and back to work quickly.

Accident Fund has protected businesses and their employees with workers' compensation insurance since 1912. Our highly trained, experienced claims team handles each claim with the care, expertise and attention it deserves. It's a team comprised of WorkSafe Consulting specialists, claims examiners, medical professionals and customer service representatives — most with more than 10 years of experience — all working to keep workers safe and our policyholders' costs down.

---

# Our Claims EXPERTISE



Here's how we stand out from the competition:

## Medical Bill Review

Each year, we process nearly 300,000 bills, which generates a net savings of 53% vs. an industry average of 40-41%\*. Our specialty-network partnerships and comprehensive line-by-line bill review ensures we pay medical bills properly.

\*2009 Health Strategy Associates report

## Care Analytics®

Our state-of-the-art platform combines data analysis, best practices in medical management and effective partnerships with experienced medical professionals to return workers to health and to work quickly. Occupational medicine providers identified by Care Analytics outperform non-experienced providers with a 22% average total claim cost savings.

## Early Detection Narcotics Program

In partnership with Johns Hopkins University, a nationally-renowned research institute, Accident Fund completed a study demonstrating the significant impact to overall claim costs when opioids are prescribed. Guided by this research, we're leading the way toward breaking the cycle of opioid abuse when treating chronic pain. Through the use of nurse case managers and physician peer-to-peer intervention, our Narcotics Program acts as a first line of defense and safety net for injured workers who have become reliant on opioids. This program has led to 70% of our provider partners adjusting treatments, reducing the use of opioids and ultimately lowering claims costs.

## Medical Management

Our in-house team is comprised of nurse case managers and a full-time medical director. Through the use of peer-to-peer reviews, we're able to manage and control care for our claimants, reduce their time away from work and keep medical costs in check. In addition, our specialized catastrophic claims team works with other nurses, doctors and family members to coordinate medical care and partners with centers of excellence to ensure optimal recovery results.



# Striving for Cost SAVINGS



---

By improving control over our medication costs, we achieved \$2.4 million in cost avoidance in 2013.

---

Medical expenses are the leading cause of rising workers' compensation costs, and they represent a larger percentage of claims costs than ever before. That's why Accident Fund has made it a priority to develop and utilize a mix of cost-saving programs and approaches that can help us reduce expenses when possible.

## Pharmacy Benefit Management

In late 2012, Accident Fund moved to an Enterprise-wide pharmacy benefit manager (PBM). The advantages of using a PBM with a workers' compensation focus include:

- Medication screenings based on the injured body part and diagnosis, including specific formularies for fractures, sprains/strains, contusions and general pain.
- The ability to develop specific clinical pathway rules that alert our nurse case managers to review medication or a dosage being prescribed.
- Access to specially trained staff and pharmacists who are knowledgeable about the nuances of handling work comp issues.

By improving control over our medication costs through the utilization of the tools above, we achieved \$2.4 million in cost avoidance in 2013.

## Medical Cost & Containment Programs

Through increased utilization of our several cost containment programs for durable medical equipment, imaging tests and physical therapy, we've seen an increase in savings — an average \$533,300 per month and \$6.4 million total in 2012.

## Subrogation

Our in-house subrogation team is comprised of legal, liability and workers' compensation experts who review and analyze all claims with strong subrogation potential. Our aggressive approach ensures that recoveries are made timely and maximized in negotiation.

---



## Early Claims Reporting

Reporting claims quickly saves a company money, reduces the severity of an injury, and lessens the amount of time an employee is off work. This is achieved because:

- Managers get the injured employee to the right doctors or specialists quicker, increasing the chance the injury will be treated correctly and efficiently.
- Reporting early removes the possibility of worsening the injury and lengthening healing time.
- Studies show that not reporting a claim for a week or longer can result in an average increase of 18% higher paid for that claim compared to claims filed on the day they occur.

Reporting a claim to Accident Fund in 24 hours or less means better overall care for your employee, allows case managers to construct a transition-to-work plan, and cuts down on cost and stress for the employee and the business. And our experts work to ensure your injured worker gets the best possible care at the lowest possible cost to you.

## Keep-at-Work/Return-to-Work Programs

After 12 weeks away from the job, there is only a 50% chance an employee with a work-related injury will return to work, according to the National Council on Compensation Insurance (NCCI). After a full year, that drops to just 1%. While medical costs represent a growing percentage of the average workers' comp claim, lost time still accounts for more than 40% of the total claim cost. Keep-at-Work and Return-to-Work programs help control that cost and have other benefits.

### For employees

- They remain productive members of the workforce.
- They know that they are valued.
- They return to normal wages quicker.

### For employers

- Keep-at-Work/Return-to-Work programs have a positive impact on overall workers' compensation experience modifiers, lowering insureds' premiums.
- Getting employees back to work or helping them remain on the job helps keep premiums down.
- Showing workers you care creates a positive work culture, cutting down on injury and costs.

Accident Fund's multi-pronged approach toward cost savings helps us outperform our competitors and remain committed to helping your bottom line.

# FIGHTING Fraud



---

The National Insurance Crime Bureau estimates that workers' compensation fraud costs businesses \$7.2 billion each year.

---

Illegitimate workers' comp claims increase costs for everyone. Accident Fund is committed to preventing and detecting fraud with the aid of our experienced claims team and Investigative Services Unit.

- The unit is staffed with several former law enforcement professionals who are experts in investigating potential workers' comp fraud.
- Our claims examiners, certified by the National Insurance Crime Bureau, work to detect fraud early in the claims reporting process to prevent unnecessary expenses.
- When we identify potential fraud, we work with the appropriate authorities to aggressively pursue prosecution.

Here are some examples of what qualifies as workers' compensation fraud:

- Employer falsely reporting payroll figures to reduce premiums.
- Employee making a workers' compensation claim having sustained an injury someplace other than at work.
- Employee collecting workers' compensation wage payments while working at another job.
- Physician billing for services not rendered.

## Confidential fraud reporting

We also provide a toll-free number — 1-800-944-FRAUD (3723) — available to anyone who suspects fraudulent activity or has information about a fraudulent claim.

---



# SERVING Our Customers



When policyholders contact us, they know to expect friendly and knowledgeable customer service. We respond to calls and questions in a timely manner and get the answers you need to resolve concerns with your policy or your claims so you can focus on your business success.

## Efficient Online Reporting

When a claim occurs, reporting it quickly can save money, dramatically reduce the severity of an injury and lessen the amount of time your employee is off work. Our online claims reporting tools, available 24 hours a day, make the process simple and secure. You can also attach important documents, necessary for processing the claim, either while submitting a new claim or to an existing one. It's just another way we make it easy to do business with us, especially when time is so critical.

## Your Claims Solution

If you need a workers' compensation insurance provider dedicated to providing you high-quality claims service at a low cost, Accident Fund is your solution. Find out how we can help you and learn more at [AccidentFund.com](http://AccidentFund.com).

