

# Workers Compensation Claim Services

---



# Why Intact Insurance Specialty Solutions?

## Our Commitment to You

- Superior Customer Service
- Collaborative, proactive planning approach
- Timely, fair & ethical claim resolutions
- Prompt medical care, return to work & management of claims costs

## Our Team

- Dedicated team of Managers, Supervisors & Adjusters
- Highly experienced claims professionals
- Dedicated Customer Experience Service Specialist

# Communication & Collaboration

---



## What we expect of our claims team

- Regular communication
- Full and complete investigation of claims
- Manage claims appropriately based on best practices and jurisdictional guidelines
- Proactive management of claim costs

## What we ask of our insureds

- Prompt claim reporting
- Provide information as needed
- Explore return to work options for employees with restrictions

# How to Report a Claim



## Online

[www.intactspecialty.com](http://www.intactspecialty.com)

24/7 web-based claim reporting



## Phone

**Workers' compensation**

800.203.9600

**All other claims**

877.248.3455



## Email

**Workers' compensation**

[wccloses@intactinsurance.c](mailto:wccloses@intactinsurance.com)

[om](mailto:om) **All other claims**

[claims@intactinsurance.com](mailto:claims@intactinsurance.com)



## Fax

800.224.4416

# When An Injury Occurs

## Locate Medical Provider

Assist the injured worker in locating a medical provider from an Intact [Preferred Provider Organization](#) (PPO), [Medical Provider Network](#) (MPN), or a designated physician based on jurisdictional guidelines.

## Seek immediate medical attention

Ensure the injured worker seeks immediate medical attention, if necessary.

## Intact contact & billing information

Provide the injured worker with Intact contact and billing information for their medical provider.

## Provide First Fill Card

Provide a pharmacy First Fill Card, which allows the initial prescription to be filled without the out-of-pocket expense for the injured worker.

## Report

Report the claim to Intact within 24 hours.

# Claim Assignment



## Acknowledgement Letter

Claim acknowledgement letter will be sent via email or mail indicating assigned claim number and adjuster



## First Report of Injury

Claim and state required First Report of Injury is created and reported based on jurisdictional requirements.



## Reviewed

Claim triaged by supervisor and assigned to an adjuster based on jurisdictional expertise and claim severity.



## Contact

Initial claim contacts will be made within one business day.

# Claim Handling

## Medical Only Claims

- Focus in on securing and processing medical bills
- Closure target 90 – 120 days

## Indemnity, Complex Medical or Subrogation Claims

- Fully investigate claim
- Ensure injured worker is receiving appropriate medical care
- Facilitate return to work in a transitional or full duty status
- Telephonic case managers or field case managers may be assigned
- Maintain ongoing insured and employee communication until claim resolution achieved

## Incident Only Claims

- Closure after the initial contacts have been made

# Medical Provider Network



## PPO Network

All States access via Genex Provider Pathways.



## California MPN

Automatic participation in the Atlantic Special Insurance Company-Select MPN



## Genex Texas HCN

If elected, uses Genex Provider Pathway to access providers.



## Optum- Pharmacy Benefit Manager

### First Fill Program:

All accepted claims will receive a prescription card to use throughout the course of the claim.



# Cost Containment Resources

Medical Bill & Utilization Review

Preferred Providers  
diagnostic, medical equipment, physical therapy, home health care

Nurse case management  
telephonic or field nurses

Catastrophic injury management

Intact's special investigations unit

Alternative Return to work programs

Designated attorney panel

Intact subrogation specialist team

Staff Counsel  
California & New York

# Claims Services



Special handling  
instructions



Assistance with loss  
run requests



Web-based access to  
claim history and loss  
runs via Risk Manager



Claim reviews – available  
upon request & based on  
claim frequency and  
severity

# Contacts & Quick Links



## **Cindy Van Eyll**

*VP Workers Compensation Claims*

☎ 952-852-0828

✉ [cvaneyll@intactinsurance.com](mailto:cvaneyll@intactinsurance.com)

## **Andrea Merwin**

*Customer Experience Specialist*

☎ 952-852-3414

✉ [amerwin@intactinsurance.com](mailto:amerwin@intactinsurance.com)

## **Dedicated Workers Compensation Website**

🖥 [workerscomp.intactspecialty.com](http://workerscomp.intactspecialty.com)

- Employer Resources  
[workerscomp.intactspecialty.com/WorkersComp/pages/resources](http://workerscomp.intactspecialty.com/WorkersComp/pages/resources)
- State Specific Resources  
[workerscomp.intactspecialty.com/WorkersComp/pages/state/stateresources](http://workerscomp.intactspecialty.com/WorkersComp/pages/state/stateresources)