# 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

 Dedicated team of Managers, Supervisors & Adjusters

**Our Team** 

- Highly experienced claims
   professionals
- Dedicated Customer Experience
   Service Specialist

### intact specialty solutions

### **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**





# **When An Injury Occurs**

Locate Medical Provider	Assist the injured worker in locating a medical provider from an Intact <u>Preferred Provider Organization</u> (PPO), <u>Medical Provider Network (MPN)</u> , 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**





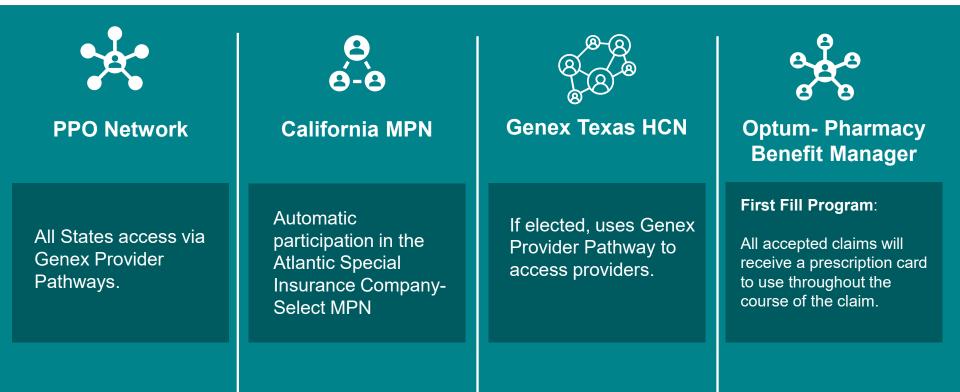
# **Claim Handling**

Medical Only Claims	<ul> <li>Focus in on securing and processing medical bills</li> <li>Closure target 90 – 120 days</li> </ul>
Indemnity, Complex Medical or Subrogation Claims	<ul> <li>Fully investigate claim</li> <li>Ensure injured worker is receiving appropriate medical care</li> <li>Facilitate return to work in a transitional or full duty status</li> <li>Telephonic case managers or field case managers may be assigned</li> <li>Maintain ongoing insured and employee communication until claim resolution achieved</li> </ul>
	Closure after the initial contacts have been made

### **Incident Only Claims**



## **Medical Provider Network**



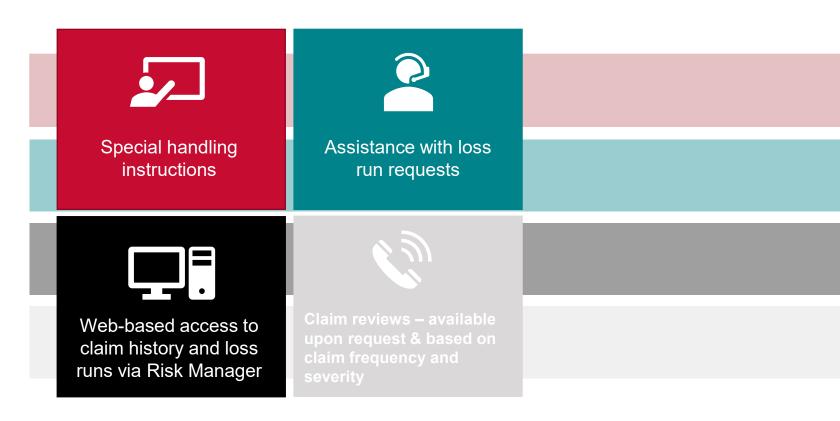


## **Cost Containment Resources**

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**





# Contacts & Quick Links









Cindy Van Eyll VP Workers Compensation Claims

952-852-0828 cvaneyll@intactinsurance.com

Andrea Merwin Customer Experience Specialist 952-852-3414 amerwin@intactinsurance.com

#### **Dedicated Workers Compensation Website**

- workerscomp.intactspecialty.com
  - Employer Resources workerscomp.intactspecialty.com/WorkersComp /pages/resources
  - State Specific Resources
     workerscomp.intactspecialty.com/WorkersComp
     /pages/state/stateresources