

Workers Compensation Claim Services

2020

Why Intact Insurance Specialty Solutions?

The workers compensation claims team provides superior customer service to employers and injured workers using a collaborative, proactive planning approach for each injured worker's claim. We focus on positive outcomes, which means prompt medical care, return to work and proactive management of claim costs.

From your initial loss report to claim resolution, our highly experienced claim professionals are available to guide you and your employees through the workers' compensation process and are committed to providing timely, fair and ethical claim resolutions based on your policy's terms.

When An Injury Occurs

- Ensure the injured worker seeks immediate medical attention, if necessary.
- 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.
- Provide the injured worker with Intact contact and billing information for his/her medical provider.
- 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 the claim to Intact within 24 hours.

How to Report A Claim

Online - www.intactspecialty.com

- 24/7 web-based claim reporting is a click away. This feature helps streamline the claims process and provides another alternative for efficient claims reporting. You may register at any time for online reporting to obtain a user ID and password.

By Phone

- For workers compensation 800.203.9600
- All other claims 877.248.3455
- The 24/7 Intact claims call center receives and processes all new workers compensation claims. Claims phoned into the 24/7 Call Center before 8 p.m. EST will be immediately assigned a claim number.
- Interpreter services are available for assistance.

By Email

- For Workers Compensation Claims wclosses@intactinsurance.com
- All other claims claims@intactinsurance.com
- When you have attachments to accompany a claim, email reporting can be ideal. To submit a claim via email, you'll need to include an ACORD First Notice of Loss Form.
- Remember to report only one claim per email.
- The sender's email confirmation will serve as the acknowledgement that Intact has received the claim.

By Fax

- All workers compensation claims: 800.224.4416
- Only one claim should be submitted per fax transmission.
- The sender's fax receipt will serve as confirmation that Intact Insurance has received the claim

Claim Assignment

- Claim acknowledgement letter will be sent via email or mail indicating assigned claim number and adjuster.
- Claim and state required First Report of Injury is created and reported based on jurisdictional requirements.
- Claim triaged by supervisor and assigned to an adjuster based on jurisdictional expertise and claim severity.
- 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 the 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 to work with the parties of a claim to ensure the injured worker achieves an optimal recovery and return to work
- Maintain ongoing insured and employee communication until claim resolution achieved

Incident Only Claims

- Closure after the initial contacts have been made

How Intact Insurance Manages Claim Costs

- 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.
- Hospital / provider / utilization bill review
- Diagnostic, durable medical equipment, physical therapy, home health care preferred providers
- Nurse case management – telephonic or field nurses
- Alternative Return to work programs
- Catastrophic injury management
- Intact's special investigations unit
- Intact subrogation specialist team
- California Staff Counsel
- Designated attorney panel

Claims Services

Additional services offered by Intact Insurance to assist our insureds with the management of their workers compensation claims:

- Special handling instructions
- Assistance with loss run requests
- Web-based access to claim history and loss runs via risk manager
- Telephonic claim reviews – available depending on claim frequency and severity

Our Focus: Communication and Collaboration

We believe that building strong relationships with our insureds is critical. Workers compensation claims are handled successfully when there is a mutual flow of information between Intact Insurance and our insured.

Our Focus: Communication and Collaboration

What we expect of our claims team

- Regular communication with all parties to the claim, including the injured worker, employer, agent/broker, and medical providers
- Full and complete investigation of claims
- Manage claims to ensure that appropriate medical care is received and that the employee is able to return to work as quickly as possible
- Proactive management of claim costs

What we ask of our insureds

- Prompt claim reporting
- Provide information the adjuster needs to complete the investigation and communicate any new information as it is learned
- Explore return to work options for employees with restrictions

Questions?

Thank You

Please direct any questions to:

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