

# WORKERS' COMPENSATION Claims Management Advocacy



ESM INSITE

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



## ESM's Value Proposition

35K+

### Claims Managed

We are **THE** subject matter experts.

\$20M+

### Client Savings

We provide a **proven** ROI.

98%

### Client Retention

We help you **retain** your clients.

75%

### Close Ratio

We help you **obtain** new opportunities

\$1B+

### Client Payroll

Our clients range from Fortune 500 to small employers.

\$500M+

### Client Premium

We help our clients manage their X-Mods and Work Comp programs.

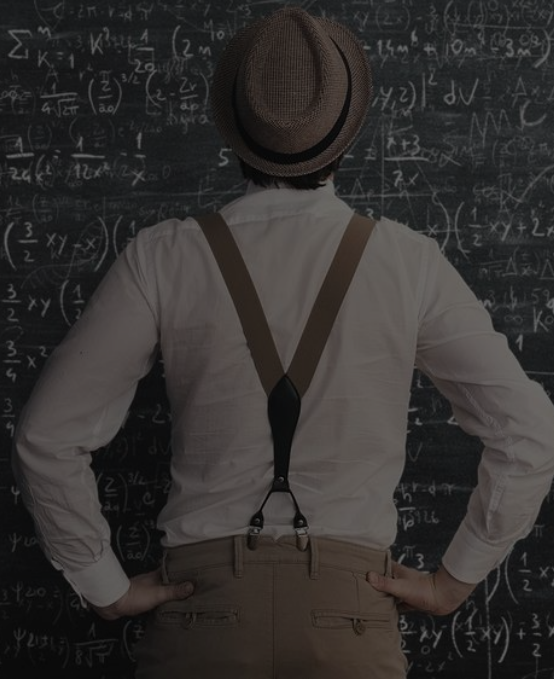
## Testimonials

Click below to see what some of our **notable clients** have to say.

[CLICK HERE](#)

We understand.  
Risk Management  
is complicated.

As an employer, you want to prioritize **safety**  
compliance, decrease risk, maintain a  
healthy work force - all while keeping your  
**Workers' Compensation** costs contained.



# Why Claims Advocacy?

## Management of Costs

- Inaccurate or inconsistent reserving practices
- Carrier/ TPA increase in cost containment fees: UR and Bill Review
- No management of Nurse Case Manager fees and activities
- Incorrect payment of lien charges

## Who's advocating for the employer?

- Employer not provided work restrictions; no encouragement for Return To Work
- Employer not consulted regarding settlement; impact on X-Mod
- Employer's communications to the claims adjuster are not answered
- No "Account Handling Instructions" with carrier/ TPA
- No encouragement of participation in the litigation process- attend depositions, Hearings, settlement strategies

## Who's managing the adjuster?

- Poor litigation management; increase in attorney fees
- Lack of critical thinking and litigation strategy; claims stay open longer
- High turnover in claims examiners; poor results from lack of continuity
- Lack of adjuster training/knowledge of case law



## ESM Claims Advocacy

Review work status, medical prognosis and collaborate with adjuster on an optimal resolution strategy

Coordinate and facilitate Claims Reviews with carrier, employer, and broker

Claims oversight and direction

Ensure adjuster has positioned claim for speedy, cost-effective resolution

Analyze reserves for accuracy and negotiate potential reduction

Follow up for accountability of adjuster on agreed upon action items

Ensure client satisfaction

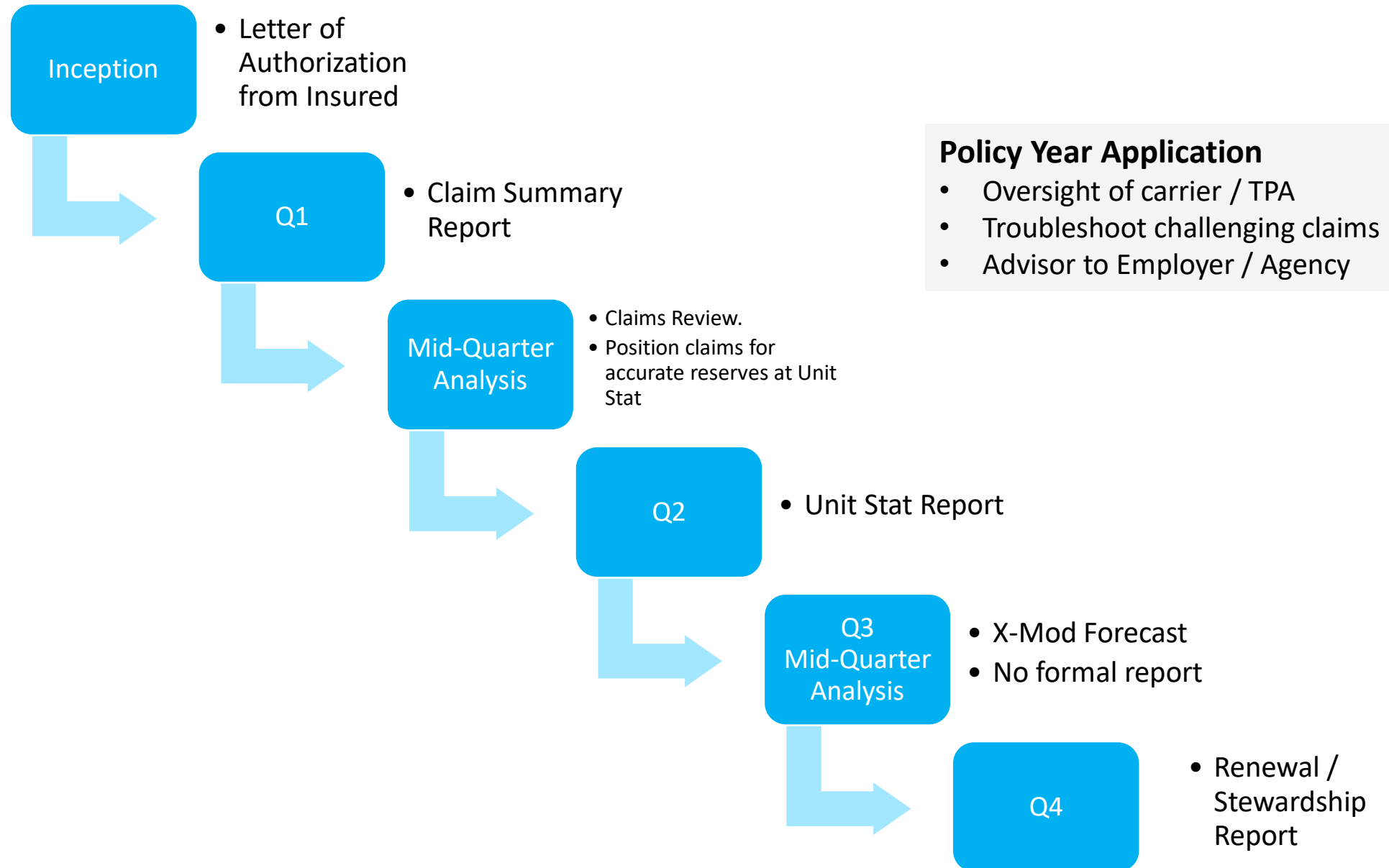
Work in cooperation with all stakeholders to expedite the outcome of the claim

# Employer Responsibilities

- Manage the employee's Return to Work during recovery.
  - Ensure employee keeps medical appointments. Follow up with employee after each visit.
- Consider job accommodation with each work status provided by the employee after each doctor's visit.
- Inform the claims adjuster of any absence or return to work date.
  - Respond to claims adjuster's request for wage statement and modified duty availability.
- Respond to all legal correspondence.
- Communicate frequently with the employee during recovery.
- Notify ESM of any concerns or disputes.



# Policy Year Report Timing





As an ESM client, we will guide you down the path to success.

# Your Partner For Success

Increase Compliance. Lower Risk. Reduce Cost.



**That's the ESM Difference.**

