

Workers' Compensation



The RMSCO Approach to Workers' Compensation...

Technology

Experience

Accountability

Management

RMSCO, Inc. has been providing Workers' Compensation claims administration and consulting services since 1981. We deliver highly cost-effective solutions for your business by determining the most efficient and appropriate funding mechanism for Workers' Compensation exposures.

Your clear goal is to reduce costs associated with Workers' Compensation claims through various techniques such as aggressive claims management, loss control/loss prevention programs, as well as program analysis.

The RMSCO approach to Workers' Compensation stands apart from other Third Party Administrators in four key areas — our commitment to providing the highest levels of Technology, Experience, Accountability, and Management to every account, every day.

Commitment to Technology.

RMSCO was among the first in the industry to introduce technology for claims processing in 1981, and has, since that time, continued to focus on ways to improve and streamline our operations.

Today, RMSCO remains fully committed to supporting you with the latest electronic claims processing and reporting systems in the industry.

In addition to over 200 standard report options, RMSCO can provide customized reports that are relevant to the unique needs of your industry and organization.

Access to Claims Files.

System capabilities include the ability for client's to:

- Complete C-2, C-11 and C-240 forms on-line.
- View claims data, including Examiner/Supervisory notes.
- Download monthly loss information reports.
- Generate off-cycle reports of current data.
- Produce claims payment history.
- Generate "as of" reports on demand.
- Review scanned copies of all relevant claim file documents.

Experienced Professionals.

The RMSCO difference starts with highly qualified claims professionals. Our management and support staff combine their many years of in-field experience with ongoing research and training.

All RMSCO claims personnel receive regular in-service training as well as routinely attend seminars conducted by outside specialists in Workers' Compensation law.

At RMSCO, our knowledgeable professionals don't simply administer claims. We proactively and aggressively manage claims from the first report of injury through closure.

Using a coordinated team approach involving several layers of expertise and responsibility, RMSCO establishes reserves based on the severity and estimated lifetime value of the claims, and provides regular reports on reserve adjustments.

Our Director of Workers' Compensation Services brings a unique perspective as a former Risk Manager and licensed attorney. His experience, along with our knowledgeable team offers the framework for effective claims management. Team Leaders are assigned overall supervisory responsibilities for designated accounts. In addition to being experienced Claims Examiners, they have responsibility for coordinating all aspects of successful claims handling, including complex and serious cases. They are supported by a staff of Claims Assistants responsible for establishing claims files, paying medical bills, handling Medical-Only claims, filing forms with the Workers' Compensation Board, and handling routine inquiries.

Our Examiners are experienced in identifying opportunities for effective claims settlements, as well as incidences of fraud or abuse utilizing *ISO ClaimSearch®*, the industry's first and only comprehensive all-claims system, to identify suspicious patterns.



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3-Point Plus Designed with our clients in mind:

As part of our initial claims analysis, RMSCO takes the industry standard 3-point contact with the Client, Claimant and physician one step further.

RMSCO's *3-Point Plus* contacts the claimant twice to insure the Return-To-Work strategies and settlement options—that are developed and consistently reviewed—best meet our Client's requirements.

RMSCO examiner contacts
the Client and Claimant.

+

RMSCO Nurse Care Coordinator
contacts the physician and claimant.



Management Support Tailored to Your Needs.

RMSCO's philosophy is that the best Workers' Compensation claim is the one that never happens. To that end, we offer an experienced staff of Safety/Loss Control professionals that can assist your safety team in all aspects of worker safety and loss prevention. RMSCO understands the needs of management, so our top priority is to deliver cost-effective solutions and serve as your partner in meeting Workers' Compensation obligations. Our comprehensive management report package can be provided on a monthly, quarterly, or other timely basis to accommodate your particular program administration needs.

RMSCO has the capability to generate a wide range of reports including claims summaries, savings and expenditure reports, lost time data, medical cost data and subrogation recoveries.

We also assist clients with:

- Posting of financial securities required by the State
- Coordinating and placing the required excess coverage pursuant to State requirements and the individual needs of the Client
- Filing of annual reports in accordance with State requirements

Accountability in Standards and Practice.

RMSCO adheres to a "Best Practices" policy for assuring the quality of claims handling. Claims are reviewed on a regular basis. In addition, RMSCO has established performance measures that include response times, notification schedules, and audit benchmarks.

Our Examiners' initial claims investigations include research into accident details, claimant prior history, causal relationship, determination of subrogation and third party liability. RMSCO's Workers' Compensation professionals are also readily accessible to our Clients in order to effectively address any questions or requests for information relating to a particular claims or a broader Workers' Compensation inquiry. It is our practice to provide a key contact person(s) to every Client to ensure that individual needs receive prompt and appropriate attention.



Looking Ahead.

RMSCO will continue to lead the industry by focusing our *TEAM* approach to serving Clients through improved resources, services and cost containment strategies.

RMSCO, Inc.

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Comp Control™

RMSCO's loss control division further supports your workplace safety efforts with detailed analyses of your losses and on-site evaluations of your Employees' work habits, engineering and management controls. We provide confidential recommendations to help you improve your overall loss experience.

Comp Control™ is RMSCO's experience modifier review and reduction product. The insurance industry uses an experience modifier to classify your loss experience – the lower the experience

modifier, the lower your insurance premium. *Comp Control™* gives you confidence that your experience modifier is correctly calculated, and it provides a road map for reducing it further. Our *Comp Control™* team can also provide a onetime or ongoing analysis of your insurance company's claims handling practices, focusing on such critical areas as reserving and recovery efforts.

Comp Control™ can also serve to improve the experience for a Self Insured program.

RMSCO implements leading browser-based claims management software

As part of our continuing effort to improve the quality and efficiency of our claims operations, RMSCO has implemented iVOS®, the leading browser-based claims management software from Valley Oak Systems. Among the features that iVOS brings are greater security, real-time access to information, and additional reporting capabilities. In addition, we have added automation tools, such as the business rules engine, user diary and claim email, further expanding RMSCO's paperless processes.

Users are able to perform online event reporting, run a multitude of "real time" and "as of" reports, and provide various stakeholders, such as attorneys and remote staff, with electronic access to real-time information. This is just one example of RMSCO's on-going commitment to bringing you continuous advancements in technology, coupled with excellent professionals and proven work processes.