



**FIND OUT HOW THE  
POWER OF A STRONG  
PARTNERSHIP RESULTED IN  
COST SAVINGS THROUGH  
STRATEGIC WORKERS'  
COMPENSATION CLAIM  
HANDLING SOLUTIONS**

GALLAGHER BASSETT'S LONG-STANDING RELATIONSHIP WITH THIS PARTNER HAS BEEN BUILT ON TRUST AND MUTUALLY ALIGNED PRIORITIES. TOGETHER WITH OUR PARTNER, FOR OVER THE PAST 11 YEARS, WE HAVE BEEN INVESTING IN INNOVATION AND LOOKING FOR NEW WAYS TO DELIVER A SUPERIOR EXPERIENCE TO THE INJURED WORKER AND REDUCE THEIR TOTAL COST OF RISK (TCOR).





FIND  
OUT  
HOW



# STRATEGIC SOLUTIONS

IN 2020, GB ANNOUNCED A PILOT PHASE OF A NEW GBCARE OFFERING, CLINICAL CONCIERGE, AND AFTER DISCUSSING THE POTENTIAL BENEFITS, THIS PARTNER DECIDED TO TRIAL THE NEW INITIATIVE.

## HOW WE APPROACHED THIS CHALLENGE



Our team identified an opportunity to further refine the strategic approach to the assignment of clinical resources. Leveraging data analytics, the GB team demonstrated the opportunity to further improve injured associate support along with a significant reduction in cost.



GBCARE's Clinical Concierge starts with a designated GB nurse contacting injured workers following the First Notice of Loss (FNOL) to assess if an additional nurse resource would benefit in the first 10 days of a claim. The Clinical Concierge is a GB Telephonic Case Manager assigned to injured associates that meet risk criteria providing clinical support in the form of injured worker advocacy, the direction of care, and collaboration with the treating physician on an appropriate treatment plan.



Clinical Concierge is a highly targeted solution deployed for this brief assignment, and approximately **60% of claims** require no further clinical oversight. This early strategic application provides injured workers with the clinical advocacy and assistance needed while avoiding costly and unnecessary long-term clinical resources on file.



Clinical Concierge merges claims professional insight with data analytics to identify the injured workers at risk who would benefit from a nurse case manager. Our GBCARE nurses also have access to "Treatment Quality Index" (TQI) to determine if the care received aligns with evidence-based medicine and provides the opportunity to promptly intervene to counteract inappropriate care.



EFFECTIVE COLLABORATION AND A TRUSTING PARTNERSHIP WERE CRITICAL TO ACHIEVING EXCEPTIONAL RESULTS ACROSS THE THREE PRIORITY FOCUS AREAS.

Clinical Concierge resulted in significant improvements with average incurred **decreasing by 29%**, average lost workdays **decreasing by 8%**, litigation rate **decreasing by 55%**, and closure rate **increasing by 9%**.

Effective collaboration allowed us to identify an opportunity to present to our partner to help improve outcomes and lower the TCOR. We were able to highlight the pros and cons of the service and create goals to measure against as the pilot progressed.

This approach resulted in:

- **43% decrease** in average indemnity cost per claim
- **10 days decrease in duration** between injury and return to work
- **25% decrease** in average medical cost per claim
- **9.5 out of 10 average service rating** by injured associates
- **100% outreach** to injured workers
- **80% of workers replied** to a text from GB nurses
- **40% of claims assigned** to Clinical Concierge for 10-day assignment
- **60% of those claims resolved** at the Concierge Level
- **40% of these are escalated** for an additional nurse assignment and 90% of those are assigned to a Telephonic Case Manager (TCM)
- **29% decrease on average** incurred

Find out how a partnership with GB can enhance the experience of injured workers, reduce total cost of risk, and result in cost savings.

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