



# AmeriHealth Casualty Services

Help protect your employees and your business with affordable workers' compensation insurance and services.



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# AmeriHealth Casualty Services is the solution for your workers' compensation needs

AmeriHealth Casualty Services provides affordable workers' compensation insurance<sup>†</sup> to fully-insured employers in Pennsylvania, New Jersey, and Delaware. We also provide third-party administration (TPA) services to self-insured employers. Our products are designed to help control your costs by promoting worksite safety, which will help reduce the frequency and severity of claims. Our focus on injury prevention and our return-to-work program help your employees receive expert care, while your business runs efficiently and effectively.

AmeriHealth Casualty Services will provide you with workers' compensation coverage that's backed by superior service. Our strong provider network helps keep claims costs down because our network provides employers with medical discounts with our contracted physicians. And our team of dedicated and experienced claims professionals will work with you to provide the best care possible.



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**When your employees use one of our in-network providers, you may be eligible for discounts that have helped save our customers as much as \$29 million a year!**

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<sup>†</sup>These products are underwritten by AmeriHealth Casualty Services Insurance Company, Accident Fund National Insurance Company, and United Wisconsin Insurance Company d/b/a United Heartland.

## Workers' compensation services

AmeriHealth Casualty Services offers you much more than claims management. We help with medical management, loss prevention, and finding quality care. Whether you're self-insured or fully-insured, we are your total workers' compensation solution.

### Medical Management

Medical management is key in helping minimize claims costs and ensuring injured employees receive quality health care. What makes AmeriHealth Casualty Services different is that we have an in-house medical director available to conduct catastrophic case management, in-patient surgical pre-certification, and peer-to-peer review to facilitate more positive outcomes. Our medical management team evaluates the appropriateness of treatment and develops a return-to-work program to help cut down on unnecessary expenses, such as paying for overtime and temporary help. Through comprehensive review and oversight, our case managers provide prompt, high-quality, and cost-effective medical services to encourage a quick recovery so your employees can return to work.

### Case managers specialize in workers' compensation

Although many insurance companies use medical case managers, our registered nurses are staffed in-house and sit directly next to claims adjusters. What sets our case managers apart is that we assign one to each lost-time claim. So if your employee is injured on the job and is unable to work, the case manager will oversee that employee's entire course of treatment.

Our case managers are located in-house, which enables them to:

- Work directly with the claimant and claims adjuster
- Use a supportive approach to help diffuse frustrations and reduce costly litigation
- Better determine the appropriate course of treatment
- Track the progress of a claim more closely



**What makes us different?**  
We have an in-house medical director and medical case managers available to assist with claims management.

## Health Care Provider Relations

AmeriHealth Casualty Services can help you and your employees find cost-effective, quality care through a network of health care professionals, pharmacists, and facilities. These providers are focused on helping employees return to gainful employment as soon as medically appropriate. Plus, when your employees use one of our in-network providers, you may be eligible for medical discounts, which may decrease the overall cost of the claim and save you money.

Our providers are chosen from a network of experienced physicians covering all specialties in occupational medicine.

### Negotiated discounts save money

We have an accurate and timely reimbursement process which is of the utmost importance. We focus on saving money for employers by negotiating discounts with our network of medical professionals. The rates that we pay are significantly lower than the average rates typically paid for services. Therefore, medical costs for the claims are much lower after discounts are applied. The costs can be cut by as much as 50 percent!

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**We contract with our own network of doctors and other health care professionals in Pennsylvania, New Jersey, and Delaware, allowing convenient access for employees and more direct relationships with providers.**

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Within Pennsylvania, New Jersey, and Delaware,  
we've helped our customers save money on:



Physicians  
10 – 50% savings



Hospitals  
5 – 50% savings



Emergency care  
up to 90% savings

\*Data through 6/30/2015



Our bill review process helps to identify unusual or incorrect procedures such as up-coding or unbundling of certain key services.

- Our medical bill review program discovers savings, reduces fraud, identifies duplicate and unnecessary charges, and ensures accurate payment.
- Code review and medical bill audits are performed by in-house experts.

## Why trust our provider network?

We value the relationship with each provider, and efficient reimbursement is the hallmark of an outstanding network. At AmeriHealth Casualty Services, we are never content with doing things the way they have always been done. Innovation is a driving factor to doing things better. We contract directly with our own network of doctors and other health care professionals in Pennsylvania, New Jersey, and Delaware, allowing convenient access for employees and more direct relationships with providers. We choose providers from our network of experienced workers' compensation medical professionals, covering all specialties in occupational medicine. We also customize our physician panels for each employer based on geographic location.

In addition, you will have access to a network\* of over 64,000 pharmacies nationwide, including all major chains. Our pharmacy program includes a 30-day prescription supply to be filled at no cost to the injured worker and mail-order services at discounted rates.

## Bill Review and Re-pricing

Auditing bills helps identify savings, reduces fraud, and ultimately, saves you money. Our system maintains accurate claim payment records and prevents duplicate payments.

Our bill review system helps you save even more because we:

- Re-price bills so that they are generally less than the state-mandated fee schedule
- Help eliminate unnecessary charges, such as overlapped billing or unrelated fees
- Audit the billing process to ensure providers don't bill your injured employees
- Communicate directly with providers to help avoid problems with bills or claims

\*AmeriHealth Casualty Services is contracted with myMatrixx, a pharmacy benefits manager, to administer the pharmacy program and to provide access to the myMatrixx pharmacy network.

## Loss Prevention

AmeriHealth Casualty Services is committed to helping our clients minimize risk and reduce workplace injuries by providing assistance in the following areas:

- Workplace safety inspections
- Safety committee development
- Safety policies/procedures
- Accident investigation programs
- Supervisory training and accountability

### Our unique approach

Using a consultative approach to serve accounts of all sizes, we assist in identifying your loss trends and safety concerns. By focusing on what drives workers' compensation costs, we can tailor plans to reduce exposure that generates accidents. We use a network of experienced safety professionals who pinpoint the cause of accidents and develop a strategy to minimize risk.

### Training to help improve overall safety

Effective communication through training is a valuable tool in improving overall safety culture. AmeriHealth Casualty Services offers training programs to meet specific needs of both the supervisors and employees. We will analyze potential losses and find ways to reduce injuries. Based on that information, we will provide cost-effective solutions for maintaining and upgrading injury prevention programs.

We offer train-the-trainer programs or instructor-led programs for your employees. Some examples of our courses include:

- Accident Investigation Training
- Forklift Safety Training
- Personal Protective Equipment Training
- OSHA's Globally Harmonized System (GHS) Standard Training
- Safety Committee Certification Training

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## Experts in loss prevention

Our staff is experienced in supporting diverse businesses such as:

- Health care
  - Manufacturing
  - Schools
  - Wholesalers
  - Distributors
  - Retail operations
  - Public entities
-



**We encourage Modified Duty programs that allow your employees to gradually and safely transition back to work.**

## Claims management

Our claims adjusters are trained to proactively manage claims from beginning to end to help ensure claims dollars are spent wisely and all reported injuries are managed quickly and accurately.

Modified Duty programs are very important in getting injured employees back to work, thus reducing claims costs.

### Claims adjusters work with you from submission to payment

AmeriHealth Casualty Services provides expert analysis and communicates all aspects related to the performance and/or status of the programs. We go beyond the industry standard because:

- Our strong proprietary network allows us to negotiate savings below the state-mandated fee schedule.
- We can conduct medical case management over the phone at no cost to the employer.
- Our dedicated claims teams focus on building sustainable relationships with policy holders.

We encourage Modified Duty programs in our workers' compensation policies so employees can ease their way back into work after an injury.

### Litigation Management

When a claim is challenged, it may go into litigation. AmeriHealth Casualty Services will:

- Cooperate with legal counsel on denied claims and claims in litigation
- Investigate and pursue subrogation to maximize potential recovery
- Provide on-site claims investigation services



## Client services managers

One of the things that makes AmeriHealth Casualty Services unique is the role of our client services managers. These are individuals who serve as a dedicated, key point of contact for our clients. Our client service managers assist with the following:

- Serve as the primary client contact with focus on maintaining and improving client satisfaction
- Provide excellent client communication to ensure that all service expectations are identified and maintained for new or existing clients
- Educate clients on product enhancements and opportunities to maintain a cost-effective program
- Coordinate, prepare, and facilitate client meetings and claim reviews
- Present information to clients in an organized manner
- Prepare, maintain, and present management and client account reports in a timely manner
- Identify, troubleshoot, and facilitate service issue resolution
- Provide system training as needed

They are also on hand to provide:

- Customized reports to meet the specific needs of each client
- Assistance in developing the most convenient, accurate panel for the account by working closely with provider relations
- Coordination for implementation meetings to address specific needs of an account
- Assistance with self-insurance application for submission to the Bureau of Workers' Compensation



The diagram below shows how our Modified Duty programs help injured workers get back to work.



1

Our professional providers are required to participate in return-to-work discussions to decrease lost time and manage costs.



2

Medical case managers communicate with claimants' physicians to determine physical capacities.



3

Claims adjusters discuss and educate the employer about potential jobs to temporarily place the claimant in until he or she may return to a full-duty position.

# Additional services for fully-insured customers

## Underwriting

Doing business with AmeriHealth Casualty Services is easy. Your submissions are turned around quickly and you can typically expect to receive your policy in less than 14 days. What sets us apart is our local presence, which allows us to give personal attention to each account and develop a lasting professional relationship with the client. We feature an experienced staff of underwriters who average more than ten years in the industry, and specialize in workers' compensation. Along with our experienced staff, our senior management team is easily accessible to consult on a variety of industry accounts. Plus, by personally assessing each account, we are able to better process quotes.

We are a premier provider of coverage in New Jersey, Pennsylvania, and Delaware. We offer one of the lowest Loss Cost Multipliers available, along with discretionary credits of up to 25 percent, and we provide you with the comfort of knowing your clients are working with a company of solid financial strength and a proven track record of performance, as our insurance products are underwritten by The Accident Fund — an A-rated company by A.M. Best.

## Choose from one of our flexible product offerings\*

- **Guaranteed Cost** is a payment method where the premium is based on your company's size and risk. You pay one set premium decided at the beginning of the policy year. This premium won't change despite any losses, and we will cover all incurred losses.
- With **Large Deductibles**, you are charged a reduced premium in return for paying losses up to a specific amount. Then, you fund an account to pay for losses up to a certain dollar amount and we will pay claims that are in excess of that amount.
- A **Retrospective Plan** is a cost-plus program based on actual losses incurred during the policy term. A retro premium is calculated based on a minimum and maximum amount that you can be subject to pay. The retro premium is then compared to the policy premium and you either receive a return or must pay AmeriHealth Casualty Services more premium.
- **Captives** are offered through our Alternative Risk Transfer Program. A captive creates a privately held insurance company that provides insurance to, and is controlled by, its owners.

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## We specialize in providing coverage for the following industries:

- Food products manufacturing
  - Public administration
  - Metal goods manufacturing
  - Plastics/rubber goods manufacturing
  - Retail trade
  - Wholesale trade
  - Retirement life communities
  - Social services (nonprofit)
  - Hospitality
  - Schools
  - And many more
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\*These products are underwritten by AmeriHealth Casualty Services Insurance Company, Accident Fund National Insurance Company, and United Wisconsin Insurance Company d/b/a United Heartland.

Underwriting is provided by CSI Services, Inc.

# Additional services for self-insured customers



**AmeriHealth Casualty Services considers ourselves “Public Entity Specialists,” meaning we are experienced, established, and trusted by municipalities and public entities.**

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## Leave the work to us

Our TPA services will coordinate the administration for simultaneous family and medical leaves, disability, and workers' compensation.

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## Third-party Administration

AmeriHealth Casualty Services\* is a full-service third party administrator (TPA), coordinating access to claims services, medical management, and provider networks exclusively to self-insured customers. We provide TPA services in Pennsylvania, New Jersey, and Delaware.

### We've got you covered

We are experts in the following lines of liability:

- Property
- General
- Automobile
- Police Professional

### Medicare compliance

AmeriHealth Casualty Services provides Medicare reporting services including:

- Reporting agent under MMSEA Section 111, Medicare Secondary Payer Mandatory Reporting
- Integrated CMS procedures to flag and report all applicable claims subject to Section 111 on behalf of our clients, thus alleviating the need for additional vendor services
- Access to Medicare Secondary Payer Recovery Contractor to obtain conditional payment information with the onset of a settlement

\*AmeriHealth Casualty Services is a d/b/a for CompServices, Inc. which provides third-party administration services.

## Integrated Disability Management

AmeriHealth Casualty Services\* integrates our short-term disability, workers' compensation, and leave of absence coverage into one seamless program, which allows us to help manage claims dollars wisely and prevent overlap from outside providers.

Our disability management helps get employees back to work quickly and helps reduce worries about spending extra money on temporary workers and increased overtime, plus supervisory time spent on training and lapses in customer service.

### Disability claims specialists give attention to each claim

We use an integrated claims system that tracks multiple types of benefits for claimants, helping prevent fund abuse, or "double dipping." Our experienced, integrated disability claims specialists handle disability claims specifically, so the turnaround time for disability determinations is usually within seven days. We aim for each claim specialist to only manage between 100 – 150 claims at one time, so they can focus on providing the best quality and attention for each claim.

Our disability claims specialist will typically contact you and your employee within 48 hours of receiving the notification of the claim. After receiving the completed Medical Release Authorization, the disability claims specialist is responsible for contacting the employer and physician for verification of the injury. The disability claims specialist will be in regular contact with your human resources department, allowing better communication and consistent guidelines for employees.

Plus, our state-of-the-art claims management system offers comprehensive and user-friendly claims administration.

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**Our integrated program makes it much easier for you because we deliver all three services — workers' compensation, disability, and FMLA — from the same company, allowing personal attention to each account.**

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### Faster turnarounds

We generally handle disability determinations within 7 days, while state programs can take up to 14 days after claims are received.

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## Family and Medical Leave Administration

We offer Family and Medical Leave Administration either as part of our Integrated Disability Management or as a separate service. The Family and Medical Leave Act (FMLA) of 1993 requires private-sector employers with 50 or more employees to provide up to 12 work weeks of unpaid, job-protected leave, within any 12-month period, to eligible employees for certain family and medical reasons. Alternatively, your employees may take leave intermittently, thereby reducing their normal weekly work schedule.

### How you benefit from our Family and Medical Leave program

Our Family and Medical Leave program will help reduce your administrative burdens, improve your employees' satisfaction, and help reduce both the direct and indirect costs of employee absence by:

- Automating absence control policies, with the ability to administer different rules for employee groups such as by union, department, or location
- Flexibly tracking periods, including the 12-month period measured forward and "rolling" 12-month period measured backward
- Automatic deduction and roll-offs of incidents allowing tracking of improvement
- Administering and certifying concurrent FMLA leaves with disability and workers' compensation

Your employees will be in contact with one dedicated adjuster who they can speak to about any questions or concerns regarding FMLA. They make educating employees a priority and send reminders when documents are due.

We process all aspects of employee absence through our in-house staff and technology system, including:

- Intake
- Approval
- Adjudication
- Return-to-work
- Record keeping
- Reporting

## Convenient and secure online capabilities

You can easily access the information you need from our fully-integrated and secure claims processing, policy administration, and medical case management systems.

### Web-based systems

We have three convenient and secure websites that will help you make sense of your claims data.

**CiCenter** — Takes a detailed look at policy information and enables self-insured and fully-insured members to report claims. Additional functions allow you to:

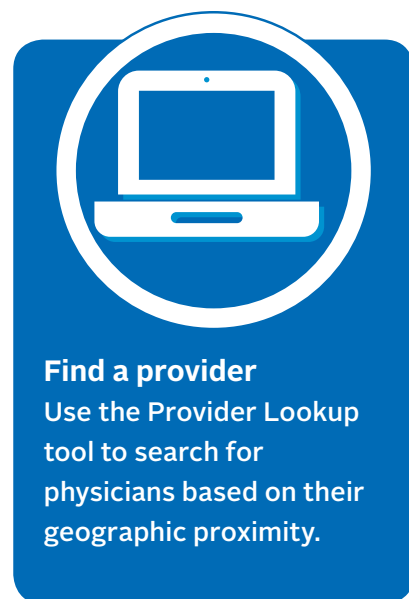
- View policy information such as coverage, billing, claims, and contact numbers
- File First Reports of Injury and look up providers and panels within our extensive network
- Generate reports like Claim Size Report, Loss Summary Report, Top Claims Report, and Lost Experience Report

**CSInet** — Access detailed, valuable claims data and information about the claimant, including:

- Claimant demographics
- Legal/trial information
- Accident description
- Medical provider
- Settlement information
- Return-to-work information
- Current paid, incurred, and reserve values
- Document images
- Claims adjuster and medical case manager notes
- Access to Provider Lookup tool

**Web Intelligence** — Customize and refresh your own reports using different data parameters to access the information you need. You can run reports per account or by division/location.

- Lag Time Reports
- Loss Listings
- Open Claims Reports
- Loss Analysis by policy year
- Loss Analysis by nature, body part, and cause
- Part or Cause
- Injuries by day of the week
- Medical Savings





Find out why AmeriHealth  
Casualty Services is the solution to  
your workers' compensation needs.

Call **1-800-335-5972**,  
visit **[amerihealthcasualty.com](http://amerihealthcasualty.com)**, or call  
your AmeriHealth Casualty Services  
representative today.

