

Making a Difference: Health & Claims Services

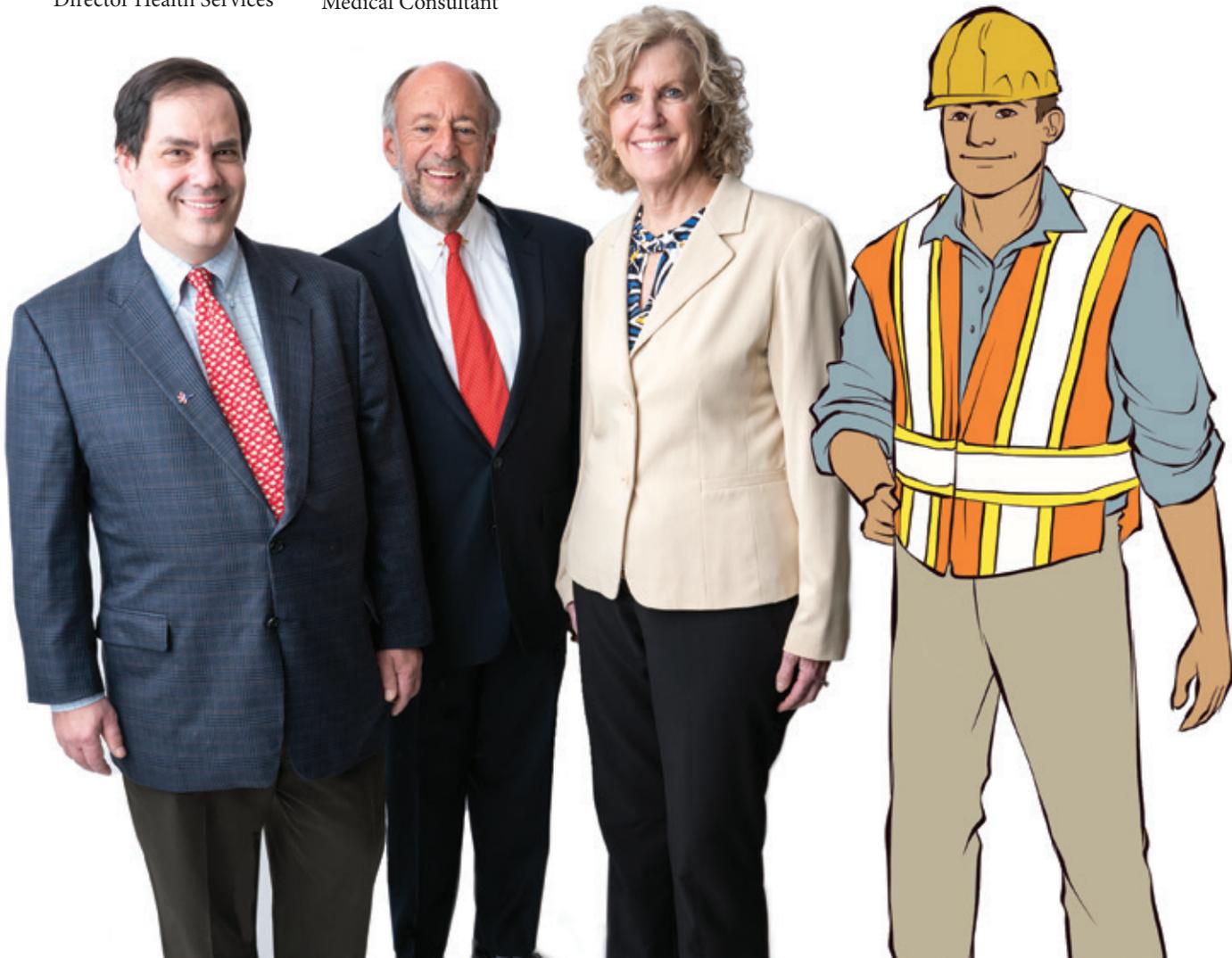
Our experienced medical staff and claims specialists strive for better claims outcomes for employers and injured workers, like *Sam*.

Dr. Stephen Fisher
Director Health Services

Dr. William Smulyan
Medical Consultant

Robin Iachini, RN
Health Services Manager

Sam
Injured Worker



What sets us apart

At Chesapeake Employers' Insurance Company, taking care of injured workers and managing claims is our business.

We are committed to containing claims costs and keeping premiums as low as possible.

The way we do that is through integrated health and claims services. It is what sets us apart from other workers' compensation insurance companies.

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Sam, a construction worker, didn't expect to have an injury while on the job. One day, though, Sam lifted some lumber and suffered a back injury.



Health Services Advantage

Our team of in-house doctors, nurses, and medical specialists work side-by-side with experienced claims professionals to ensure medical treatment for injured workers is swift, thorough, and appropriate. The goal is to return injured workers, like Sam, back to work as soon as medically possible. The Health Services team includes:

3 Doctors

- Two orthopedic surgeons, experienced in workers' compensation injuries, provide medical advice on treatment interventions and cost containment opportunities.
- A third physician monitors high-cost pharmacy claims, provides guidance on compound and specialty drug protocols, and recommends alternative generic and lower cost prescriptions that deliver equivalent results.

20 Nurses

- Our nurses provide case management and medical services utilization review to ensure the medical treatment that the injured worker may need is appropriate and administered timely.
- The nurses coordinate with claims adjusters to stay in contact with three important parties: the injured worker, like Sam; the employer; and the medical provider.

1 Pharmacist

Prescription drugs are one of the highest cost areas in workers' comp.

- Our onsite pharmacist works with our Pharmacy Benefits Manager to monitor drug utilization and prescriptions related to the work injury while addressing any safety concerns associated with medications.
- Our pharmacist reviews claims to determine the dangers of prolonged opioid medication use.
- Our pharmacist reviews the number and frequency of opioid drug prescriptions presented by injured workers and consults with physicians to prevent over-prescribing.

1 Physical Therapist

- Our physical therapist monitors injured workers' progress for short- and long-term goals and vigilantly reviews invoices for reasonableness.



Our pharmacist reviews claims to determine the dangers of prolonged opioid medication use.



Our in-house team ensures that the medical care Sam receives is swift, thorough and appropriate.



Our physical therapist monitors Sam's progress for short- and long-term goals.

Health Services in Action

The health services professionals at Chesapeake Employers are located in the same building and collaborate with each other every day.

Early claims intervention for potentially high-cost injuries

Injuries to the back, like Sam's, can often become costly with prolonged treatment, medications, and lengthy recovery times. These claims receive our early case management attention.

Independent Medical Evaluation Network (IME)

We manage a network of physicians, who have been evaluated to ensure they meet our highest standards, to provide independent medical evaluations when a second opinion is needed.

Pre-certification of medical and surgical procedures

Our team reviews proposed medical treatments to confirm they are reasonable and medically necessary to ensure maximum recovery.

Medical bill review and prompt payment

Our billing specialists review medical bills for accuracy and prompt payment. They help manage costs by negotiating lower hospital fees and working with Preferred Provider Organizations (PPO).

Return-to-work program

Our nurses, claims adjusters, and safety consultants help employers create a return-to-work program to help injured workers, like Sam, transition back to productive work as soon as medically possible.

Danielle Quinn
PharmD
Pharmacist

Kathy Piunti
Claims Director

Dr. Nechelle Nesmith
Medical Utilization Specialist



Choose the Chesapeake Employers' Health Services Advantage



When you're looking for a workers' comp company that will make a difference for you and your employees, choose Chesapeake Employers Insurance. Our integrated health and claims services approach to managing claims is the Chesapeake Employers' advantage.

For a Chesapeake Employers' quote,



**Connect with
your local agent**

or call us at 1-800-264-4943

www.CEIWC.com