

ESIS Medical ImpactSM













ESIS[®]



Selecting the right risk management partner – one that can effectively meet your needs today and adapt to the challenges you may face in the future – is an integral component to the success of your program. Risk Managers should feel confident that the company they select has the ability to work together to provide and implement effective medical programs and creative solutions.

ESIS Medical Impact Solution

ESIS Medical Impact provides a suite of medical programs and extensive clinical resources to ensure clients have access to the highest quality of care. This minimizes loss costs and helps achieve rapid return to work for injured employees.

Outcomes	Technology	Customer Focus
 Quantitative Analysis of Savings and Return on Investment	 ESIS Global RiskAdvantage® (GRA)	 Communication to Clients About Jurisdictional Changes
 Stringent Medical Bill Review Process and Customized Medical Networks	 Scorecards that Provide Real-time Access to Results	 Dedicated Team of Medical Impact Managers and PPO Analysts
 Proactive Pharmacy Management Programs	 Predictive Modeling	 Innovative Programs Designed and Driven by Customer Feedback
 Collaborative and Customized Case Management	 Mobile App for Quick Access to Claim Information	 24/7 Nurseline & Telemedicine

Did You Know?

ESIS blocked \$23M in pharmacy prescriptions that were outside our customized formulary

61% of injured workers return to work through ESIS' field case management services

ESIS medical bill review and PPO **resulted in total savings of \$1 Billion**

ESIS' PPO savings from original billed charges **exceeded the competition by 26%** (6.3% vs 5%)

Outcomes: Driving Superior Results

Medical Bill Review and PPO

- Reduction of our clients' medical payments by **63%**
- **77%** paid penetration rate

Pharmacy

- **82%** network penetration
- **59%** savings (bill review, PPO and rejected savings)

Case Management

Telephonic Case Management

- **\$37 Million** savings
- **5.4:1 ROI***

Field Case Management

- **\$126 Million** in savings
- **2.7:1 ROI***

Utilization Review

- **\$43 Million** in savings
- **5.8:1 ROI***

* ROI represents savings to fees

As of 2016

ESIS Medical Impact is fully customized and integrated into our claims adjudication and management process. This ensures the best possible medical care is provided and appropriate cost savings are applied. Claims are carefully managed, start to finish, thereby helping clients achieve consistent cost containment goals.

Our comprehensive outcomes-based model is built on ESIS' philosophy that aggressive and integrated medical management is critical to a successful program. ESIS' suite of medical programs is selected by Risk Managers who desire greater control over their medical costs. Incorporating an early assessment of injuries and identification of issues as well as treatment plans, helps ensure early and appropriate return to work for injured employees.

ESIS conducts quantitative analysis through extensive review of medical and claims data to identify cost drivers in support of our clients' return on investment. We closely monitor vendor performance to ensure consistency in service delivery, proper identification of trends, and maximum potential for cost savings.

ESIS ExPO & Preferred Provider Organizations

ESIS ExPO®, our outcomes-based provider selection tool, measures provider outcomes on a total cost per claim basis. Our supplemental broad-based mosaic PPO network maximizes outcomes by selecting the network with the deepest discounts and most extensive geographical coverage. These hand-selected networks provide the following functions:

- Develop custom mosaic networks by jurisdiction
- Screen credentials and/or verify providers are in compliance with Utilization Review Accreditation Commission (URAC) and state mandated standards
- Conduct detailed network and provider analysis to refine network providers by specialty
- Maintain and update panel cards, online provider website access, and search tools
- Manage specialty networks including physical therapy, radiology, and durable medical equipment





Medical Bill Review

ESIS' bill review unit performs specific functions in the processing of a medical bill, using a software application that reduces the bills to state fee schedules or usual and customary allowances. We then take the extra steps to:

- Ensure data integrity and accuracy
- Utilize auto indexing to match bills to appropriate claims
- Apply discounts – Loading network pricing into the bill review engine
- Conduct clinical edits to test the validity of charges against medical procedures performed
- Analyze medical bill coding including duplicate detection and surgical and gender specific coding
- Negotiate high dollar out-of-network bills

Proprietary Pharmacy Benefits Management (PBM)

ESIS combines strong oversight and technology interfaces to ensure the right drugs, dosages, and durations are implemented to help save money and improve medical outcomes. Key pharmacy solutions include:

- Customized Formularies – Triggered by injury code from the claim
- Clinical Letter Programs – Ensure appropriate medication therapy
- First Fill – Enrolled employers are able to provide injured workers with immediate pharmacy information to avoid out-of-pocket expenses
- Clinical Triggers – ESIS triage nurse reviews specific pharmacy triggers, working with the adjuster on next steps
- Pharmacy Utilization Review (PUR) – Provides recommendations for medication therapy and incorporates embedded case management resulting in streamlined and optimized care
- Compound Medications – ESIS Pharmacy Impact's clinical team identifies all compounds at the point of sale and works with the pharmacy for acceptable alternatives

Case Management

We incorporate our medical resources focused on reducing disability to ensure the appropriate medical services are implemented, thereby helping to facilitate return to work and mitigate claim costs. ESIS utilizes the following medical case management approaches:

- Nurse Triage – Automated triggers at critical junctures throughout the life of the claim in order to provide the adjuster with recommendations and next steps
- Telephonic case management
- Field case management
- Medical case management
- Vocational case management
- Catastrophic case management, including life care planning/medical cost projections
- Utilization review
- Incorporation of physician advisors, clinical guidelines and Official Disability Guidelines (ODG) tools

Technology Solutions: Sophisticated Tools to Impact Results

ESIS understands Risk Managers need sophisticated tools to measure and exercise greater control over outcomes. That is why we integrate the following into our programs:

- **ESIS Global RiskAdvantage® (GRA)**
Our proprietary Risk Management Information System (RMIS) enables clients to view the most current claim status, review notes and financial documents, and run a multitude of reports and in-depth data analyses. This valuable information tool also holds indispensable information as it relates to ESIS Medical Impact services including case file documentation from our nurses and utilization review, medical programs data, and outcomes reports. GRA is updated daily and is accessible via your smartphone or tablet for on-the-go access.
- **ESIS Medical Impact Scorecard & Results**
Our scorecard offers a one-page financial overview for primary medical programs including bill review, PPO networks, pharmacy, and case management results. Additional reports provide information on PPO outcomes by jurisdiction, as well as pharmacy and case management details and outcomes. All tools provide a comprehensive measurement of program health including utilization, cost savings, and return on investment data.



- **Predictive Modeling**
ESIS' predictive modeling solutions are designed to help improve the outcomes of individual claims by identifying files with a propensity for severity in order to improve outcomes. Predictive modeling is embedded within medical program components such as Nurse Triage and Pharmacy.
- **Technology Integration**
We continue to work together with our partners to integrate technology into every aspect of our medical programs. Nurses utilize iPads in the field to efficiently access information about injured workers and communicate with adjusters and employers. Additionally, electronic notifications are provided to injured workers via email and text to effectively distribute information such as physicians, pharmacies, clinical locations, and preferred vendors.
- **Mobile App**
Our mobile app provides vital claim details and allows users to access pharmacy and provider information including our pharmacy locator and medical provider search.

Customer Focus: Your Program is Different, So is Our Collaborative Approach

ESIS recognizes managing medical care and costs associated with workers compensation claims have unique risk management challenges. We are committed to providing consultative and innovative solutions to drive superior results for your program. Our approach enables us to effectively operate as an extension of your risk management program and achieve optimal outcomes.

- ESIS Medical Impact includes proprietary best-in-class components carefully crafted to deliver better results to our clients. These highly-specialized programs are overseen by our internal medical programs team to provide customization, customer support, and manage our provider networks, case management, and other cost containment programs.
- Dedicated team of medical professionals including Medical Impact Managers, PPO analysts, and Registered Nurses, provides specialized knowledge based on your distinct program needs.



- Collaborating with our clients, we continually look for new and inventive ways to enhance our product offering and meet their needs. For example, programs such as Cognitive Behavior Therapy focuses on identifying, understanding, and changing behavioral patterns of the injured worker to positively impact claim outcomes.
- Our 24/7 NurseLine, now integrated with Telemedicine, offers our clients the ability to easily access medical consultation via video through their mobile device. Telemedicine visits typically cost 25% less than office visits, 50% less than urgent care, and 90% less than visiting the emergency room.

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About ESIS

Organized in 1953, ESIS, Inc. (ESIS) provides customized risk management services. ESIS is a Chubb company. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at new.chubb.com. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance, life insurance and related services to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Additional information about Chubb can be found at new.chubb.com. Additional information about ESIS, Inc. and its products and services can be found at esis.com.