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California Pushing Single Payer

🔖 Claims Management, Cost Containment, Legislation

The [Workers Compensation Research Institute](#) (WCRI) recently released a new report analyzing 24-hour health care coverage and its integration with California's workers' compensation system. Medical treatment would be available regardless of the cause of illness or injury.

The first analysis of 24-hour coverage was in 1993 and since then, California lawmakers have yet to successfully find an accepted solution to integrate medical treatment for occupational and non-occupational illnesses and injuries. A recent effort was in 2017, when Senate Bill 562 proposed the adoption of a single-payer health care system in [California](#).

As highlighted in the report, the following challenges need to be addressed prior to integration:

- **System structure:** Approving and implementing any alteration in benefits requires a significant legislative effort and would significantly increase system costs.
- **Managed care and health care delivery:** There are fundamental differences in medical utilization and treatment costs for comparable injuries in workers' compensation and group health.
- **Administrative expenses:** California has the highest ratio of allocated loss adjustment expenses (LAE) to benefits of any state workers' compensation system. Because of the role that litigation over disability benefits play in workers' compensation, it is incomparable to the administrative costs found in group health.

- **Other matters:** This includes the impact of reduced insurance premiums, the definition of pre-existing conditions, solvency, uninsured workers, reciprocity, claim frequency, workplace safety, and market issues.



To read the full report, click [here](#).

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MARCH 15, 2016

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New Option for Ohio Employers

📌 Claims Management, Legislation

Effective as of March 2, a new insurance option simplifies workers' compensation for Ohio employers with employees who work out of state. Under new coverage options, employees are protected in whichever states they are working. Previously, employers would have to manage multiple policies in the various states in which their employees were operating, which often had varying laws. Employers can now apply for this single coverage through policies issued by the [Ohio Bureau of Workers' Compensation](#) (BWC) through a program with United States Insurance Services and [Zurich Insurance](#).

BWC Administrator and CEO Steve Buehrer was quoted in an article about the subject on [workerscompensation.com](#):

"By contracting with insurers licensed in other states, BWC is able to ensure employers have proper coverage wherever they're operating. Addressing this longstanding concern of many Ohio employers is one of many steps we've taken at BWC over the last five years to ensure workers' comp is not a barrier to business expansion, inside and outside of the state."

In order to be eligible, the majority of the business must be in Ohio. BWC accepts applications from interested employers and determines eligibility, as well as the premium cost for the optional coverage. The policy will cover out-of-state exposures.

While BWC does provide coverage for employees working temporarily outside of Ohio, complications can arise when the injured worker files a claim in another state, according to

workerscompensation.com. Filing in another state can lead to lag time in treatment in addition to penalties for the business.



Visit bwc.ohio.gov to learn more.

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APRIL 16, 2019

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Opioid Alternatives – What Else is Out There?

📌 Pharmacy, Patient Management

It's no secret we are in the midst of an opioid crisis. In 2017 alone, over [17,000](#) Americans died from an overdose involving prescription opioids. Healthcare professionals have taken a step back and asked themselves, "Is this really the best treatment for pain?"

Though opioids may be effective for severe, acute pain following a traumatic injury or surgery, they have not been proven to be the best solution for chronic, long-term pain. Because the nature of chronic pain is ongoing, typically lasting longer than 6 months, it is relatively difficult to find constant relief for these patients.

Oftentimes opioids are prescribed to treat chronic pain, however, there are many side effects associated with opioid use, including the risk of addiction. Even when taken as directed, [prescribed opioids](#) can cause increased sensitivity to pain, dizziness, and depression.

Moreover, opioids must make their way through a patient's digestive and blood system before they hit the site of the pain. Topical medications, on the other hand, are applied directly to the injured area, specifically targeting the pain point. This provides faster and more complete relief with minimal side effects. And since topical medications do not provide the "euphoric" feeling opioids produce, they can target pain without the high risk of addiction.

Finding the right solution to treat chronic pain begins with understanding the various treatment options available. At CorVel, we offer drug utilization review services to ensure injured workers receive the most appropriate medications. Our Pharmacy Solutions Team keeps patient safety at

the forefront, limiting opioid prescriptions to a [3-day supply](#). Learn more about our Pharmacy Solutions [here](#).



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