

ESIS believes medical programs have a significant impact on the outcome of workers compensation claims. Our model – and our Best Practices – correspond to this philosophy and offer high quality, cost effective medical and vocational services to our clients.

In 2005, ESIS worked in partnership with our clients and reduced our medical payment by 37 percent (net savings reduction) from original billed amount, or \$485 million dollars in net savings. Here's how...

ESIS has carefully selected a primary national vendor as our preferred medical cost containment vendor to support the ESIS program. Through this strong and productive partnership, ESIS leverages built-in efficiencies created to better serve our clients. Our program is well rounded and our approach interdisciplinary – one where our partner contributes resources and expertise for excellent service and best possible outcomes.

In addition, ESIS extends its scope by utilizing an array of additional national medical vendor programs to meet the needs of your injured workers. We assess our vendor partners to be sure they meet ESIS rigorous quality standards and complement our program on the whole.

The benefits to our clients include:

- High quality and appropriate medical care
- Shared claims and medical information
- Reduced cost
- Prompt payments
- Timely and appropriate return to work

ESIS has hand-picked a team of experts committed to successful medical claims outcomes. We have a team of Medical Program Coordinators (MPCs) strategically located across the country. This team is led by one Assistant Vice President who is totally dedicated to implementation, vendor management, and oversight of ESIS Medical Programs, including:

Medical Bill Review

- Provider bill review
- Prescription bill review
- Out-of-network bill review
- Dental trauma review

Preferred Provider Organizations

- Medical providers
- Pharmacy management (retail and mail order)
- Physical therapy – On site
- Physical therapy – Clinic
- Radiology network
- Durable medical equipment network

Case Management

- Telephonic case management
- Field case management
 - Medical case management
 - Vocational case management
 - Catastrophic case management (life care planning/ medical cost projections)
- Return to Work specialists
- Clinical Guidelines tools
- Utilization Review
- Physician Advisors

Functions of Work

Bill Review

The ESIS bill review vendor performs specific functions in the processing of a medical bill. To begin, they use a software application that reduces the bills to state fee schedule or usual and customary allowances. Then, they:

- Ensure data integrity and accuracy of CPT codes
- 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 reasonableness of charges against medical procedures performed
- Unbundle and bundle multiple surgical codes
- Check for gender specific coding
- Run 18-point duplicate detection
- Generate state mandated reporting

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For more information, please visit our website:
www.esis.com

Preferred Provider Organizations (PPOs)

Our PPO/Network partners handle the following functions:

- Credential and/or verify provider credentials are in compliance with URAC and state mandated standards
- Contract with providers and leased networks
- Interface electronically with out of network services to negotiate fees for out of network providers
- Supply provider directories
- Design color maps of any state to enable clients to visualize provider coverage and determine accessibility
- Conduct detailed network and provider analysis by county designating the number of network providers listed by specialty
- Provide a toll free number for customer service
- Maintain web site access to provider network data
- Produce panel cards/wall cards
- MCO certification in applicable states to offer clients MCO options

The ESIS Advantage

While we gain a number of efficiencies by using vendor partners to perform these important functions, ESIS Medical Programs staff provides structure and the strategic account focus needed to achieve notable results. Its more than oversight and management – it's a customer intimate approach that comes from knowing your clients and their needs to be sure you provide a program that meets and achieves expectations. ESIS consistently delivers on objectives – and perhaps most important – we can prove it.

Here are some of the components of our program. Upon review, you will see a program focused on quality and ensuring proficiency at all levels:

Vendor Quality Management

Operational excellence is essential. We immediately address our customers concerns and billing problems. We work to ensure appropriate application of contractual discounts and resolve operational issues promptly.

Training

The knowledge of our team – and the application of that knowledge ultimately increases utilization and savings. Our claims personnel and other ESIS business partners receive initial and ongoing medical program training to ensure they fully understand our program and our internal standards and measures of success. New hires receive intense training and on-line medical program manuals are continually updated as a readily available resource.

Savings Analyses

We scrutinize and confirm performance of our vendors to make sure they measure up to our expectations – and our clients'. We look for trends, patterns, and opportunities for improvement.

Network Enhancements

ESIS topgrades its network through ongoing development efforts. Using feedback from our clients, as well as provider profiling tools, and a system for soliciting provider nominations, we continually refresh our network to ensure responsive, reliable access to quality care.

ESIS Audits and Controls

ESIS goes beyond "good enough." In addition to widely used performance standards and measures, we have developed Best Practices that allow us to assess medical program performance using monitors and milestones, such as:

- Quality Reviews – assessing all medical programs
- Case Management Quarterly Audits – reviews with vendors to monitor referral processes, aggressive case management activities, and overall impact of their services
- Telephonic Case Management Measures and Monitors – determining representatives compliance with utilization guidelines
- Potential Duplicate Payment Audits – determining the accuracy of vendor partners' charges
- Medical Bill Review (MBR) Audits – monitoring turnaround time, data integrity, and the accuracy of invoicing

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Operational Reviews

In addition, ESIS staff maintains a checklist of administrative and operational activities that contribute to our success and deliver tangible benefits to our clients. These include:

- State compliance and reporting, e.g. Medical EDI, MCO fulfillment, etc.
- Resolution of vendor billing errors and credit allocations, as required
- EDI development and enhancement – working with our vendors to manage interfaces, e.g. case management notes feed, bill review data exchange, invoicing, etc.
- Synchronization of new clients and bill review history loads
- New product development initiatives, i.e. research, development, pilot assessments and implementation
- In-house educational seminars hosted for brokers, clients, and the community – to share knowledge about medical program features and benefits – or to address specific topics of interest
- Legislative updates and other communications generated to keep our clients informed regarding changes and/or pending legislation

Summary

The service per dollar benefits of ESIS medical programs are critical to a reduction in your total cost of loss. Contact ESIS to find out more about our programs – and our people.

Contact

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Organized in 1953, ESIS, Inc. (ESIS) provides sophisticated risk management services designed to reduce claims frequency and loss costs. ESIS' Risk Management Information, Risk Control and Claims services can be used individually or collectively as part of a risk management program. ESIS is part of ACE USA, the U.S.-based retail operating division of The ACE Group of Companies, headed by ACE Limited (NYSE: ACE). ACE USA, through its underwriting companies, provides insurance products and services throughout the U.S. Additional information about ESIS, Inc. and its products and services can be found at www.esis.com. The ACE Group of Companies provides insurance and reinsurance for a diverse group of clients around the world.

