

Experience tells us that medical providers skilled and practiced in occupational health and disability management are essential to timely and appropriate Return-To-Work.

ESIS' Preferred Provider Organization (PPO) was built upon this fundamental principle. As a result, our providers have long been recognized as some of the best in the field.

Always looking ahead, in 2007, ESIS has taken steps to further enhance the quality of our national medical provider network. Here's how.

Better Medical Providers Deliver Better Results

ESIS understands that critical to returning ill or injured employees to a healthy and productive state is the medical care they receive. Careful evaluation of the injured or ill employee and the ability to provide excellent care with less frequent general visits, appropriate referrals to physical medicine, and proper utilization of pharmacy and other ancillary services are keys. Extensive evaluation seems to indicate that some providers are just better at these and other interventions that help return employees to full health and productivity faster than national norms. So, how did ESIS identify these best in class providers?

Selection Based On Outcomes

ESIS conducted an extensive analysis of more than 750 thousand closed claims and 3 million medical bills. Primary care physicians were evaluated on a total of eleven unique performance metrics, including measures such as average claim duration, lost time percentage, litigation rates, and claim costs. This study revealed a distinct hierarchy of providers, highlighting those that excelled at stay at work/return to work strategies, which in turn resulted in shorter, less expensive claims. Realizing the additional impact these best in class providers would have on our clients' overall results if we could increase the number of injured workers treating with them, we gave this exclusive national provider network a name — **ESIS ExPOSM** — and integrated it into the network channeling site used by our clients to identify and select providers.

ESIS clients requesting a provider panel posting or performing an online radius search will automatically be presented with the top performing providers who have demonstrated better results across these eleven metrics. Our actual provider listing is proprietary, but behind the scenes, our built in hierarchy will automatically bring the best performing providers within that radius search, to the top.

For example, if the following four primary care providers were all within the geographic radius of a client's online search:

PROVIDER	AVERAGE INDEMNITY	AVERAGE MEDICAL	AVERAGE ANCILLARY	PERCENT LITIGATED
Doctor A	\$7,658	\$6,550	21 visits	27%
Doctor B	\$4,800	\$4,670	15 visits	23%
Doctor C	\$2,225	\$2,250	6 visits	10%
Doctor D	\$2,750	\$2,325	8 visits	15%

Our proprietary algorithms would ensure that Doctor C and Doctor D would appear ahead of the other providers. Where appropriate, ESIS also works with clients to increase the use of ESIS ExPO providers by employees through printed panels, adjuster or nurse channeling, and directions at point of first notice and/or triage.

(continued on back)



Adding Up

ESIS ExPO is an effective means of accessing a provider line up that is a cut above the rest. But, it is just one aspect of ESIS' comprehensive and disciplined approach to medical management. ESIS has a team of Medical Program Coordinators (MPCs) strategically located across the country and led by an Assistant Vice President who is totally dedicated to implementation, coordination, and oversight. This vigilant team works to manage our network and our providers, providing high value to our clients through ongoing quality assurance activities.

Making A Difference Right Away

ESIS clients are already experiencing improved medical outcomes and significant savings through **ESIS ExPO** and other ESIS ImpactSM enhanced processes. In conjunction with advanced intake, medical only claim management, and new intake and mid claim triggers, **ESIS ExPO** provides unmatched levels of medical program performance.

Risk managers looking to reduce medical costs will benefit from ESIS approach – one designed to facilitate early and sustainable return to work and lower cost to the employer.

Contact

For more information about **ESIS ExPO** and other service per dollar benefits of ESIS enhanced medical programs, contact us.

Veronica Cressman, AVP
ESIS Medical Programs
Phone: 303 791-4560
Email: veronica.cressman@esis.com

Organized in 1953, ESIS, Inc. (ESIS) provides sophisticated risk management services designed to help reduce our clients' total cost of loss. ESIS takes a holistic approach and offers claims professionals and best practices, risk control services, and technology tools customized to meet each client's needs. 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 is rated A+ (Superior) by A.M. Best Company and A+ (Strong) by Standard & Poor's. ACE USA, through its underwriting companies, provides insurance products and services throughout the U.S. Additional information about ACE USA and its products and services can be found at www.ace-ina.com. 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.

