

The TPA for Healthcare Professionals

RETHINKING THE CLAIMS ADMINISTRATION PROCESS DURING A PANDEMIC



The year 2020 was a year like no other. Businesses throughout the country experienced a revolving door of change and uncertainty during the COVID-19 pandemic. Hospitals and healthcare providers, which make up the largest segment of the Athens workers' compensation client base, had to implement new processes and procedures due to local and national executive orders, new presumption laws, heightened OSHA regulations, and at times, seemingly unending waves of COVID-19 claims. Even during these challenging times, we worked in partnership with our clients to develop new ways of handling workers' compensation claims.

TRAINING FOR EVERYONE INVOLVED

With so much rapid change, COVID-19 training was a key factor in ensuring the Athens Administrators claims staff was prepared. In California, Athens performed Senate Bill 1159 group and individualized training sessions for our risk management contacts. Although not specifically a Workers' Compensation issue, Athens also facilitated client training sessions on Assembly Bill 685 and the new OSHA regulations that had a dramatic impact in the risk management community.

On October 22, 2020, Athens hosted a Healthcare specific COVID-19 Workers' Compensation Webinar. The presentation utilized the reportable COVID-19 claims data that we had received up to that point in the pandemic. Athens relayed the COVID-19 trends we were experiencing with our clients. The objective was to help healthcare organizations to provide a safe working environment for their employees and to assure them that their workers' compensation claims were being handled in accordance with all pandemic laws and regulations.

QUALITY CODING AND REPORTS

Early in 2020, when COVID-19 related claim volume began to increase, Athens anticipated that customized pandemic data coding would be critically important to

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NAVIGATING WORKERS' COMPENSATION THROUGH COVID-19

our clients and insurance carrier partners. Our IT department in conjunction with our claims operation rapidly began to add or edit established data feeds, sometimes within hours. By providing custom coding and reports, we were able to conclusively highlight how the pandemic was affecting our clients' risk management programs.

Some of these pandemic customization tasks included:

- Creating customized COVID-19 pay codes
- Adding a COVID reporting option to the Athens Claims Portal in response to Senate Bill 1159 requirements
- Modifying current data feeds for carriers to consolidate all COVID-19 exposure claims for specific policy coverages
- Adding a specific "work-from-home" location code for those employees who were injured during the course of their employment who may have not been required to work from home prior to the pandemic

CLAIM VOLUME AND PRICING

Many of our healthcare clients, experienced a significant increase in pandemic related workers' compensation claims. This meant that Athens Administrators also recognized a significant spike in reported claims. To continue providing exceptional claims administration services during these turbulent times, additional staffing resources needed to be brought into each of our offices. We created COVID-19 teams, hired qualified and experienced claims professionals, and escalated our communication flow with our clients. Even with the addition of these resources and the increase of claims, Athens provided flexibility in pricing with our existing contracts. When appropriate for our healthcare clients on flat annual fees, we negotiated new pricing solutions to ensure continued contract compliance, and for our most severely impacted clients on a per claim fee, Athens proactively reduced the fee per claim fees. Our goal in this approach was simply to be the best partner that we could be when our clients depended on us the most.

SUMMARY - TEAMWORK AND CONFIDENCE

During unprecedented times, Athens Administrators understood that our clients required an agile, stable, and professional partner to help guide them through the COVID-19 workers' compensation dilemma. Our clients experienced significant changes in their risk management roles, recognizing this, Athens provided them with the security and comfort that their workers' compensation program would not be in jeopardy while they were having new responsibilities placed on them.

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