

ON THE HORIZON

Managed Care

Volume 1, Issue 1

Welcome to the first edition of Creative Risk Solutions (CRS) newsletter. This quarterly release is focused on keeping you informed and up-to-date on the managed care front.

CRS Managed Care Update

This past year, CRS announced we accomplished our goal of finding one company to use for bill review and pharmacy benefit management program. After reviewing all request for proposals presented, the workers' compensation management team chose to partner with Health Systems International (HSI) for managed care.

Since October 1st 2011, HSI has been processing all of your medical bills, as well as prescriptions. At CRS, we're very excited about this new relationship which promotes optimum savings for our customers!

Turn Around

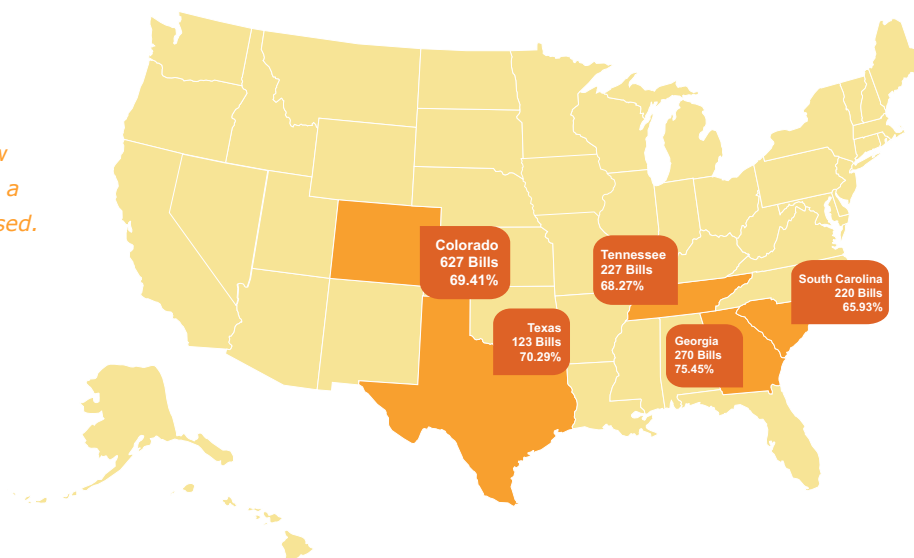
HSI processed 8,711 medical bills in the 4th quarter and had an average turn-around time of 6.98 days. All bills are reviewed by the adjuster and scanned to HSI for processing. HSI also reports our payments to any state where there is a mandate, as well as to the National Council on Compensation Insurance, Inc. (NCCI) as required for statistical purposes.

Some of you have met our HSI representative, Kevin Lanphier, Regional VP, during his presentations at Board Meetings or Risk Control Workshops. He will continue to answer any questions or concerns as our relationship with HSI evolves.

Savings

Provider charges of \$3,227,950 were processed in the 4th quarter. We are pleased to announce the total savings on these bills was 47 percent! In order to continually monitor these numbers, a quarterly report will be distributed to each customer showing individual savings.

Top 5 states for bill review savings in 4th quarter with a minimum of 100 bills processed.



First Fill Program

According to NCCI, 80% of all injured workers only have one prescription filled. Our goal with First Fill is to allow you to capture that savings with the pharmacy form. By now, everyone should have received a First Fill pharmacy form.

The form should be given to an injured employee at the time of injury, so they can enroll in the HSI Rx system at their pharmacy immediately. The form is good only for the first pharmacy fill. A prescription card will be mailed to the injured employee upon CRS's receipt of the First Report of Injury (FROI), to use on any future prescriptions needed for this injury. Please take advantage of this program whenever possible!

If you have not received your First Fill form via email from CRS, please contact Jane Pratt at jpratt@creativerisksolutions.com or call 515-223-6929 and one will be scanned to you.

Preferred Provider Organization (PPO)

We have added the HSI PPO Lookup in our Riskmaster system. All of you should have access to Riskmaster. There is a tab "PPO Lookup" where you can see if the physicians you are using are in their PPO network. Should you have any questions about logging into Riskmaster, or the PPO Lookup, please contact Rachel McKinney at rmckinney@creativerisksolutions.com or call 515-223-7016.

Horizon News

FL Price Capping on Repackaged Drugs

Florida has been known for having the most expensive pharmaceutical costs in the Workers' Compensation system due to not only the overuse of narcotics, but also physician dispensation of repackaged drugs. Senate Bill 668 proposes a cap on the pricing of repackaged drugs prescribed and filled by physicians, yet it doesn't eliminate the practice of drug repackaging. According to David DePaolo, founder of the WorkCompCentral website, most physicians do not dispense drugs for Medicare, Medicaid or group health patients. **It makes you wonder why?**



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