

Tokio Marine America

Workers' Compensation Managed Care Programs

Preventing escalating medical disability cost requires early intervention through a series of cost containment strategies including a comprehensive Managed Care Program. Tokio Marine America offers a variety of options through our internal resources as well as outside vendors to assist you in implementing a Managed Care and temporary early Return to Work program that achieves your goals of containing claims costs. You may already have pieces of this program in place. You can either add to your existing program or create an entirely new program by selecting from the options below:

Managed Care Organizations

Managed Care Organization savings are achieved by extending medical control and channeling medical care to quality network providers. Some states offer a Certified Managed Care program allowing employers to legally extend periods of medical control by directing care into a network where injured workers may receive treatment by quality physicians with experience in treating workers compensation patients. Tokio Marine America currently offers formal Managed Care Organizations in California and Texas. ❖

Temporary Return to Work Policies and Procedures Manual

Tokio Marine America has developed a temporary Early Return to Work Policy and Procedures Manual designed to assist you in formalizing your temporary early return to work program. Depending upon your resources, this aspect of the Program can be created and implemented internally or alternatively outside vendors can assist with various components. ❖

Nurse Case Managers

Tokio Marine America assigns certified professional nurses based on the type of injury, severity of injury, chronicity of claim as well as other issues that may require the involvement of the Nurse Case Managers.

Utilization Review

Pre-certification of medical treatment to ensure all treatment requests are administered by the appropriate medical professional using nationally recognized guidelines to ensure all authorize medical procedures are medically necessary

Temporary Return to Work Offsite

Temporary Modified Duty Off-Site or Modified Duty Off-site Program is a unique program offered to employers to assist them in returning their employees back to work following an injury or period of disability. The injured worker is placed with an area non-profit agency to provide volunteer placement for employees with temporary restrictions that are not able to return to their original job while they are recovering from their injuries. Each case is handled individually, with placements generally lasting no longer than 90 -180 days. ❖

Preferred Provider Organizations

Tokio Marine America offers access to a comprehensive list of medical care with industrial clinics and hospitals. Preferred Provider Organizations networks maximize savings to our clients through discounted rates with participating providers. Our online Provider Search Directory allows users to searches for providers in various specialties within their area and assist in creating posting notices.

Medical Bill Review

Control cost by identifying over-utilization, overcharging, miscoding as well as other abuses and paying only for treatment that is medically necessary.

Pharmacy Savings Program

Lower prescription costs by utilizing network pharmacies, control overutilization and simplify filling prescriptions with no out of pocket expense. This program offers unique solutions to provide appropriate prescription benefits to the injured workers while increasing the overall cost savings for the insured.

❖ To learn more about Tokio Marine America's Managed Care Programs available in your state please log-on to <http://www.tmamerica.com> or e-mail managedcare@tmamerica.com.