

# Controlling the Costs of Catastrophic Workplace Injuries



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When a catastrophic event strikes the workplace, the cost associated with severely or fatally injured workers can be financially devastating to an organization. According to the National Institute of Occupational Safety and Health, the mean cost of a fatal occupational injury alone was estimated to be \$926,113 in 2006. This number coupled with the amount spent on workers who are severely injured, demonstrates a fraction of the financial impact associated with a catastrophic event. To lighten the financial burden associated with catastrophic injuries, it is important for companies to implement effective and proven cost containment strategies such as a Catastrophic Case Management solution.

The objective of Catastrophic Case Management services is to assist in returning injured workers to work if possible and/or help them achieve maximum medical improvement. Additionally, a Catastrophic Case Management team works to implement an effective communication flow between and employer, payor and injured worker. Catastrophic Case Management specialists handle a wide-range of workplace events such as fires, explosions, crushing injuries, fractures, spinal injuries, toxic exposure, amputations, electrical shock, thermal or chemical burns, and severe eye injuries.

## What to Look for In a Catastrophic Case Management Partner

When shopping for a Catastrophic Case Management partner, it is important to choose a company that has certified case management professionals who are experienced and well versed in handling catastrophic injuries and events. A comprehensive catastrophic case management package includes:

- Early intervention services to respond to the immediate needs of the injured individual, help ensure the appropriate care is being administered, coordinate immediate family support from trained professionals, and provide frequent and timely communication to the employer.
- A medical case management component that focuses on maximum recovery as they develop and implement a comprehensive plan facilitating the most appropriate treatment and services.
- Post-catastrophe stability component to ensure delivery of continued services necessary to maintain health and determine that all services and equipment provided continue to be medically appropriate.

## A Case Illustrating the Use of Catastrophic Case Management Services

In the early part of 2008, a large manufacturing plant suffered a devastating explosion. Temperatures from the fire exceeded 4,000 degrees. Over 45 workers were injured, many critically. Within approximately two hours of the event, a Catastrophic Case Management team was notified of their needed involvement.

The Catastrophic Case Management team worked to assess the severity of the situation and deployed the necessary resources to assist on site and at the burn centers where many of the injured were transported. Additionally, the team coordinated the services of a Crisis Response team after they identified there was a need to counsel the families and friends of those severely and fatally injured.

Continuous case management services continued for 3 weeks after the explosion. This coverage included daily written updates throughout weekends, and participation in conferences calls with the employer and payor involved in the catastrophic event.

This devastating situation was eased by the help of a partner that had the experience necessary to effectively handle the situation. The seamless communication flow within the catastrophic case management team resulted in the client receiving constant up-to-date reports on the status of the injured. The field case managers reported updates to the account manager who acted as the central point of contact for the client. This communication strategy allowed the case managers to focus on the needs of the injured, making sure the employees received the care needed to recover from the injuries or reach maximum medical improvement as quickly as possible.



## **About Coventry Workers' Comp Services**

Coventry Workers' Comp Services, a division of Coventry Health Care, Inc., is a leader in cost and care management services for workers' compensation insurance carriers, third-party administrators and employers. Our commitment to provide best-in-class outcomes is supported by investments in process efficiencies, unparalleled customer service and use of innovative technology solutions.

As a proven leader in the workers' compensation managed care industry, our integrated suite of care management, pharmacy benefit management, technology, and network solutions offers clients and their injured workers unmatched value in the industry.

For more information about Coventry Workers' Comp Services, please visit our website at [www.coventrywcs.com](http://www.coventrywcs.com)

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