Insight to the power of two

Combining the best of analytics and people to deliver improved injury outcomes

Seasoned claims professionals don't need an algorithm to tell them that an injured worker who is obese or has diabetes might need an extra hand in recovery. Understanding the implications and potential effects of a comorbid condition comes from experience. As that experience accumulates it yields insight. Data analytic tools work much the same way: they ingest stores of data and, as the amount of information grows, algorithms produce more nuanced conclusions. At Coventry, our approach to data analytics is simple. We see it as a tool, not an answer. We believe the most penetrating knowledge about the needs of an injured worker comes from the marriage of sophisticated data analytics with the time-honed experience of clinicians and claims professionals. This is our insight — insight to the power of two.

The Power of Data Analytics

Data	Information	Knowledge	Action	Outcomes

Harnessing the power of human experience and data analytics

Insight is critical because it helps us navigate the complexities and vagaries of an injured worker's climb back to health. So how do you get to insight?

- **Look:** Start with good data. Look for a variety of information that could help inform your understanding of an injured worker's risk for recovery.
- **Compare:** Compare what you know against claim types that have a history of being challenging.
- **Learn:** Dissect and learn from those claims that became adverse surprises to understand how to detect trouble in similar claims sooner.

This type of information funnels into our data warehouse — the largest in the industry. Our data-at-the-core approach puts information at the nexus of our claims-management hierarchy and powers our program design. Information becomes the unseen but critical infrastructure that undergirds our service-delivery model. As a result, our clients draw the full benefit from early and continuing risk identification.

The algorithms that propel our risk model and decision-support systems hand claim professionals and clinicians what they need when they need it. Decision-support tools ensure important details aren't missed. These systems do the most good when they unearth the less-than-apparent hints that an injured worker's recovery is starting to tilt off course. Identifying the right people at the right time is essential.

You have a Risk Model – What are you doing with it?

Sniffing out potential hot spots is important but in order to truly be successful a risk model and decision-support system must do a lot more. A solid model needs to turn out detailed analyses within the proper context. That's why a rich storehouse of historical data is so important: it helps fill in the context that then begets insight. Our risk model incorporates evidence-based medical guidelines to add nuance and color. Combining what we know from history coupled with what we can glean from guidelines and best practices renders a more complete picture of how an injured worker is faring.

Too often in discussions around health care analytics there is a focus on whether a model identifies the right claims rather than whether it prompts action that supports the best outcomes. A successful risk model provides information, clearly and concisely, to help claim managers or clinicians garner additional insight that mobilizes them to act. That way they can intervene early enough to bend the curve and keep the high-dollar claim from materializing. The early tip that leads to intervention and a better-than-trajectory outcome is an important gauge of success.

Empowering people to take action

Even a well-calibrated risk model that provides insight-forming context cannot effect change if people fail to act. Claims professionals must combine the intelligence of the model with their own expertise and judgment. Pairing what they know with what the model identifies enables claims

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professionals to take action. We believe experience is the handmaiden of insight. And like a good claims professional, we know each injured worker possesses unique needs. This is why we are careful to avoid having the model prescribe exactly what should be done. It instead sifts through masses of data and identifies the individuals that would most benefit from intervention.

We rely on the claims professional, the case manager, the provider, the employer, and the injured worker to keep recovery on firm ground and to avoid poor outcomes and runaway costs. There are non-data driven nuances within each claim that only a claims professional or case manager can detect and understand. And only he or she can intervene. We know with certainty that hard-to-capture attitudinal factors can drive or undermine recovery. A model alone may not tell us whether a worker places trust in her employer or whether a worker dislikes his boss or his colleagues. Studies now document how these intangible elements act as powerful rudders in the direction a claim takes.[1] Focusing on the individual and his or her unique needs remains the best way to help an injured worker recover and return to work. That's because for all the power of data analytics, we are a long way from having artificial intelligence outperform personal experience and intuition in understanding the many folds of the human psyche. You need both perspectives: big data and human insight. This approach lets us treat each injured worker as an individual, not an amalgam of data points.

Case managers: The champions of trust and engagement

The case manager is at the hub of a complex workers' compensation claim. Typically, they know the doctors and other treating providers. They know the employer. They are familiar with the patient's medical file, and they often know the patient's family and the non-medical factors that could affect progress. Case managers have clinical knowledge, claim-specific knowledge, and credibility. Increasingly, their professional knowledge and training encompasses not only the medical, but also behavioral factors that can help bring about change.

LASER

Locating resistance
Active listening
Selective reinforcement
Empowering change
Removing barriers

At Coventry, all case managers receive training in cognitive behavior therapy (CBT) concepts and strategies. They also are trained in Coventry's propriety LASER program, which uses active listening and CBT techniques to overcome injured workers' non-medical, psychosocial barriers to return-to-work.

They use these techniques to get to know the individual as a whole person instead of simply focusing on the injury.

For example, let's say an injured worker hurt her back when she fell from a tall ladder in a warehouse. The evidence-based medical guidelines indicate that the optimal treatment for her diagnosis is physical therapy and a course of NSAIDs (non-steroidal anti-inflammatory drugs); however, the case manager learns that she has a co-morbid condition for which she is being treated and the medications may contraindicate one another. Going deeper, the case manager discovers that the injured worker's financial situation is such that she can't afford to live on reduced wages while she recovers and she's dealing with anxiety over her ability to pay the mortgage, credit cards, and other bills. Through communication with the provider, the case manager can ensure the provider prescribes alternative medication that is not contraindicated. The case manager can also work with the injured worker, provider, and the employer to create a transitional return-to-work program to lessen her time on reduced benefits and ease her anxiety.

Insight[2] emerges from experience

The indispensable human element plays a key role in the recovery of the injured worker. This is true not just because the injured worker needs to feel safe, comfortable, and engaged, but because experienced case managers become adept at helping injured workers manage the obstacles that can hinder or even prevent successful return-to-work. That experience accumulates to become insight. Data analytic tools work much the same way. And as algorithms churn through ever more data they can render more precise and nuanced analyses. The model delivers crucial information to the claim professionals and clinicians when they need it most, enabling them to make the right decisions at the right time. Experienced clinicians and claims professionals are a mandatory part of the return-to-work process. Both robust data and human experience are necessary to provide the deepest insight — insight to the power of two.
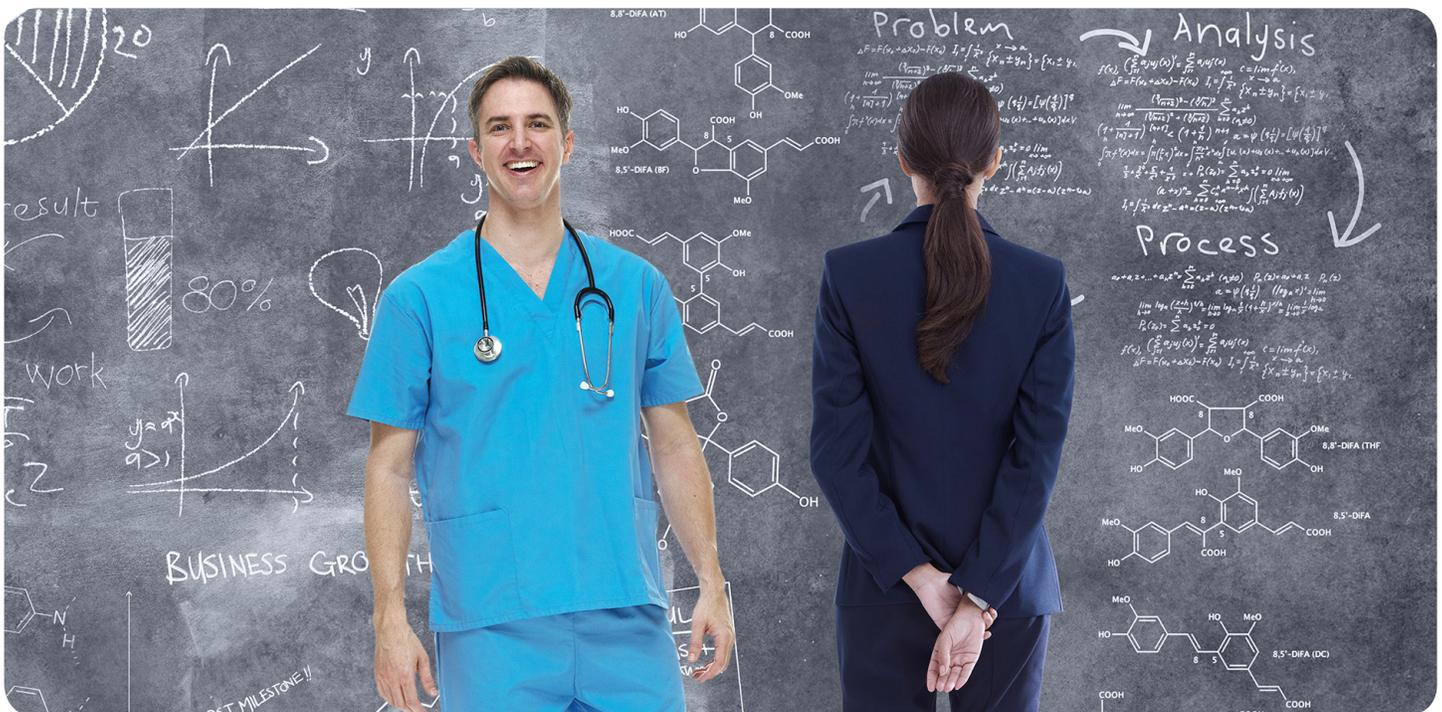
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