Helping our clients save —
no matter what industry they're in

AmeriHealth Casualty Services has clients from a variety of industries, both self-insured and fully insured. But even clients across different industries can share the same challenges. When AmeriHealth Casualty Services took on a large regional restaurant chain and a social services organization seven years ago, we found that both clients were experiencing a high frequency and severity of claims. What's more, both clients have high deductibles, so they found the medical losses even harder to absorb.

Restaurant chain reduces incurred losses by 62 percent

Since we began working with our regional restaurant client, we have been able to customize a workers' compensation solution that includes:

- An aggressive case management plan to resolve claims in a timely and cost-effective manner
- A return-to-work program to safely transition employees back to work and lower indemnity expenses
- A customized safety program to make self-inspections and safety committee meetings more effective

This solution proved to be extremely successful for our client, resulting in:

- A 62 percent reduction in incurred losses from the previous year
- An increase in medical savings of 15 percent from 2010 – 2014
- A 7 percent reduction in claim frequency average from 117 claims in 2008 – 2011 to 109 claims in 2012 – 2014, plus a significant decrease in claim severity
- A reduction in open claims

Social services organization increases medical savings by 50 percent over four years

Our social services client also experienced tremendous savings as a result of the workers' compensation solution we created for them. Their challenges were similar to those of our restaurant client, as they faced a high number of claims each year, many of which were more costly, severe claims. Highlights of their workers' compensation solution include:

- An aggressive nurse case management plan in which our nurses and adjusters resolve claims in a timely and cost-effective manner
- A return-to-work program to safely transition employees back to work and lower indemnity expenses
- A consultative loss prevention approach that helps reduce exposures that generate accidents

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Restaurant chain results:
- Fewer open claims
- Less severe claims
- Medical savings and reduced losses

Social services organization results:
- Greater in-network utilization
- Increased medical savings and reduced losses
- Less frequent and severe claims

The social services organization saw impressive results, especially within the last few years:

- 87 percent in-network utilization rate resulting in a 50 percent increase in medical savings from 2010 – 2014
- A 49 percent reduction in incurred losses from the previous year
- 60 percent decrease in temporary total disability from the previous year
- A 20 percent reduction in claim frequency average from 65 claims in 2008 – 2011 to 52 claims in 2012 – 2014
- Zero open claims over 24 months old

Both clients benefit from a dedicated client administrator

Both our restaurant and social services clients were able to see great improvement as a result of our client administrator services. Each account was assigned a client administrator, who serves as a dedicated point of contact to ensure timely and accurate communication by:

- Customizing reports to meet the specific needs of each account
- Developing the most convenient, accurate panel for the various locations insured under each policy
- Conducting claim reviews to discuss the progress of claims
- Coordinating implementation meetings to address specific needs of the account and supply online training

Overall, by providing services such as an aggressive nurse case management plan, a proactive claims management plan, and our safety and loss prevention programs, coupled with our cost-effective network, we were able to help these two very different clients achieve their goals of reducing losses and saving money.

Learn how you can save with AmeriHealth Casualty Services

Call 1-800-335-5972.