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Survey Says!

What Your Claims Workforce Really Thinks & Strategies to Optimize Your Talent Pool

Presented by:

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Tom Wiese, Vice President of Claims | The MEMIC Group

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INTRODUCTIONS



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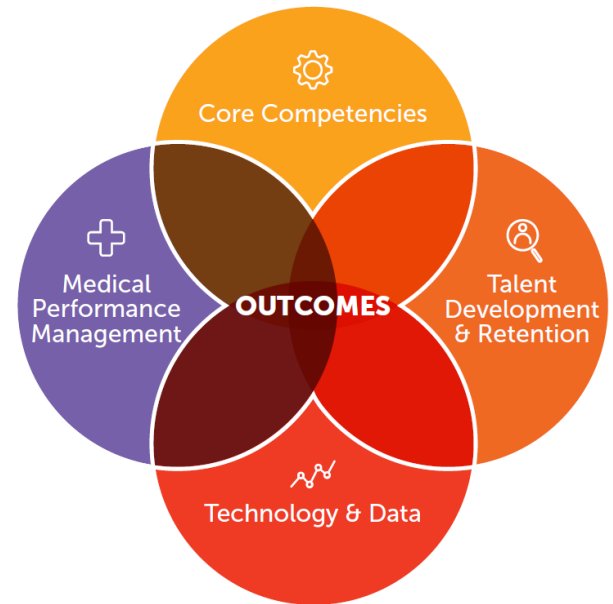
Director of Risk Initiatives &
National Medical Director
Albertsons Companies

Study Principal
Researcher

2019 STUDY METHODOLOGY

- Surveyed frontline claims staff for first time ever – (e.g. claims adjusters, nurses who manage claims)
- Secured 1,282 valid survey responses
- Compares / contrasts frontline staff perspectives to the views of 1,800+ past claims execs
- Identifies operational alignment & gaps in thinking to highlight opportunities to advance entire industry

4 Major Drivers of Claims Outcomes



Value of Leadership and Frontline Alignment



FINDING # 1:

Claims Leaders & Frontline Staff Are Focused on the Same Top 3 Competencies

Core Competencies Ranked Most Critical to Claims Outcomes

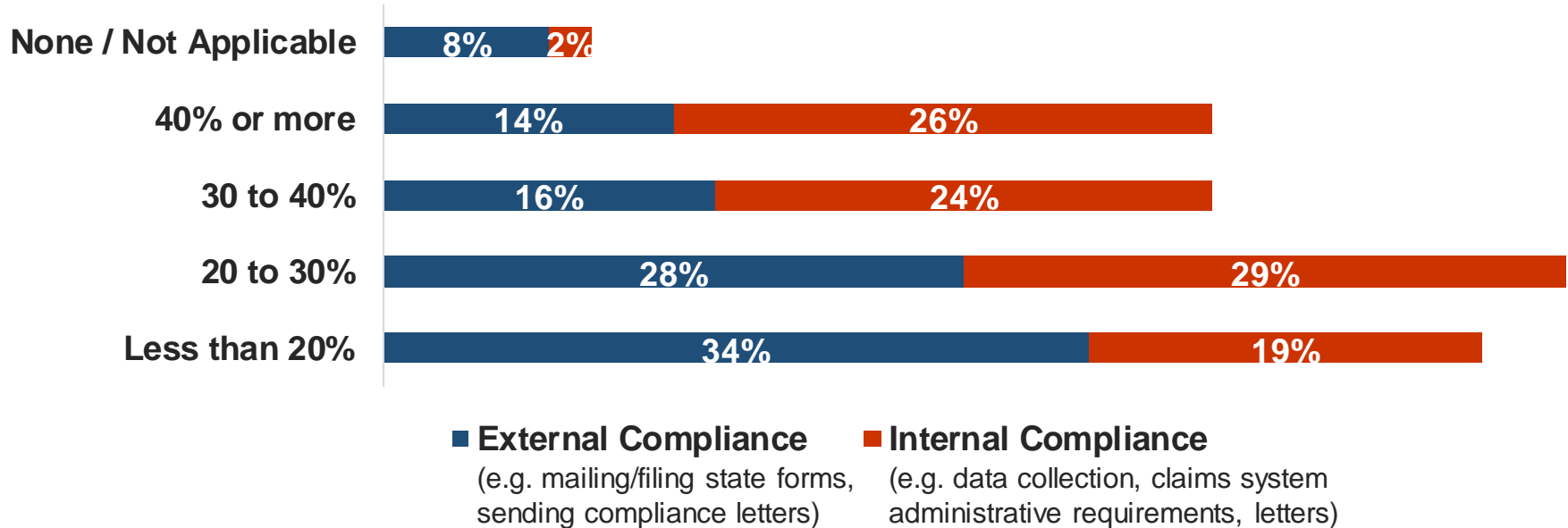
Claims Leaders Rankings	
Medical Management	1
Disability / RTW Management	2
Compensability Investigations	3
Claim Resolution/ Settlement Strategy	4
Case Reserving	5
Litigation Management	6
Oversight Governance / Compliance	7
Bill Review	8
Fraud & Abuse Detection	9
Vocational Rehabilitation	10

Frontline Staff Rankings	
Compensability Investigations	1
Disability / RTW Management	2
Medical Management	3
Claim Resolution/ Settlement Strategy	4
Case Reserving	5
Oversight Governance / Compliance	6
Litigation Management	7
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Bill Review	9
Vocational Rehabilitation	10

FINDING # 2:

Considerable Time Spent on Compliance & Administrative Activities May Limit Strategic, Frontline Focus

Percentage of Time Spent on External & Internal Compliance Activities



FINDING # 3:

Differing Views on Impact of Metrics Based on Years of Frontline Experience

**Impact Rating of Organization's Metrics on Claims Performance / Outcomes
(Segmented by Years of Experience in Work Comp Claims Adjusting)**

Answer	< 1 Year	1 – 5 Years	5 – 10 Years	10 – 15 Years	15 – 20 Years	> 20 Years
Greatly impacts	39%	36%	17%	27%	21%	23%
Somewhat impacts	54%	56%	64%	54%	62%	54%
No impact	7%	8%	19%	19%	17%	23%



Advocacy, More Than an Aspiration

Definition – Advocacy-Based Claims Models

“ An employee-centric customer service claims model that focuses on employee engagement during the injury recovery process, removes adversarial obstacles, makes access to benefits simple, builds trust, and holds organizations accountable to metrics that go beyond cost containment. ”

FINDING # 4:

Frontline Staff Reveal an Employee-Centric View

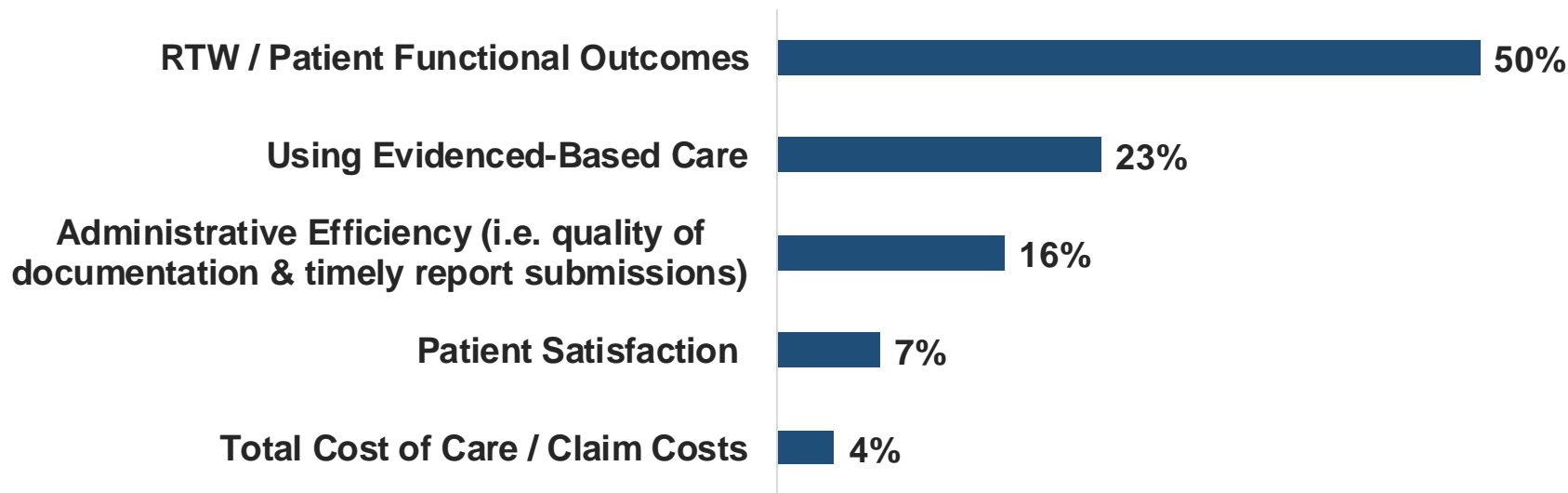
Ranking of Most Important Claim Outcomes

	Claims Leaders	Frontline Staff	Mean
Return-to-Work (RTW) achieved by anticipated outcome/benchmark	2	1	2.23
Employee return to the same or better pre-injury functional capabilities	1	2	2.26
MMI achieved by anticipated outcome	4	3	3.00
Claims resolution achieved by anticipated outcome	3	4	3.12
Lack of litigation	5	5	4.39

FINDING # 5:

Frontline Staff Reveal an Employee-Centric View (cont.)

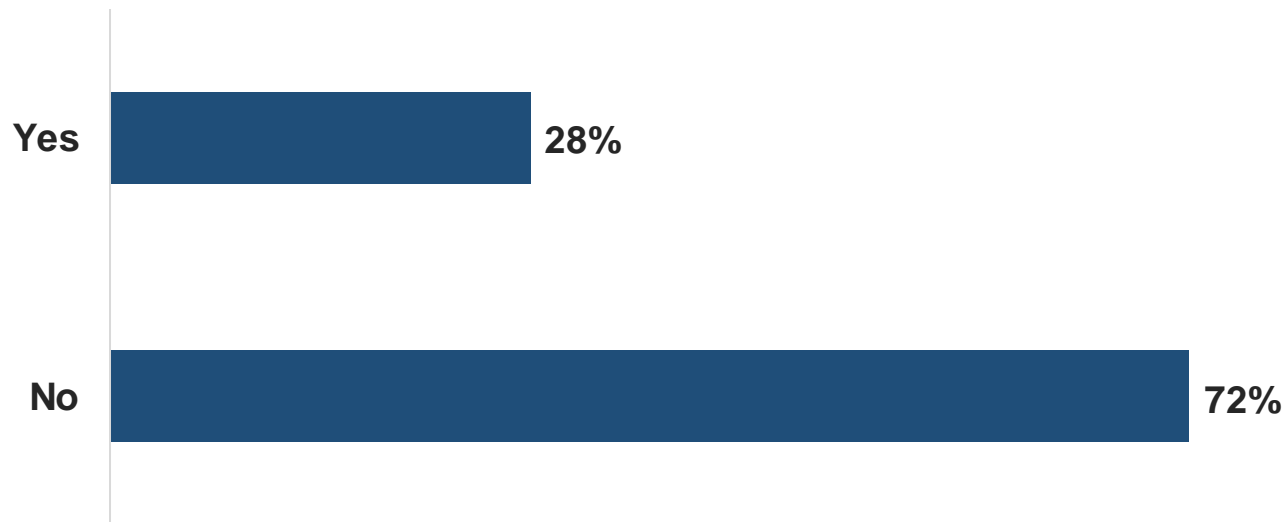
Most Important Measure of Medical Provider Quality



FINDING # 6:

Advocacy – What's the Missing Link?

Frontline Staff's Knowledge of Advocacy Based Claims Models



Industry's Talent Crisis (or not) During COVID & Beyond



FINDING # 7:

Benefits Frontline Staff Value Most

Of the following benefits, which are most important to you and/or could influence your employment decision with current or future employers?

Answer	Ranking
Work from home option	1
Bonus/profit sharing	2
Four-day work week or other alternative scheduling arrangement	3
Flextime for exercise during the workday	4
Recognition/rewards for industry designations (i.e., AIC, CPCU, CRM)	5
Professional membership dues and/or conference fee reimbursement	6
Wellness programs	7
Tuition reimbursement	8
Gym memberships	9
Time to participate in community outreach programs	10

FINDING # 8:

Sneak Peek of 2020 Survey Findings

****preliminary data****

Pre-COVID:

61% of claims leaders say a portion of their frontline staff worked remotely *before* the pandemic

Post-COVID:

90.5% of claims leaders anticipate a portion of their frontline staff will work remotely *after* the pandemic

How has remote work from home impacted the claims operation productivity, morale, and team dynamics?

Majority of claims leaders believe there has been an **Improved / Positive Impact** on productivity, morale, and team dynamics as a result of remote work

FINDING # 9:

Training Investment for Frontline Staff

Percentage of Staff That Need More Training

75%

need empathy
training

42%

need
jurisdictional-
specific training,
with younger staff
indicating a
greater need

30%

on average, need training in
Medical Management areas:

- Understanding psychosocial risk factors & mental health issues (greatest training need)
- Interpreting diagnostic tests/reports
- Identifying comorbidities
- Evaluating medical treatment

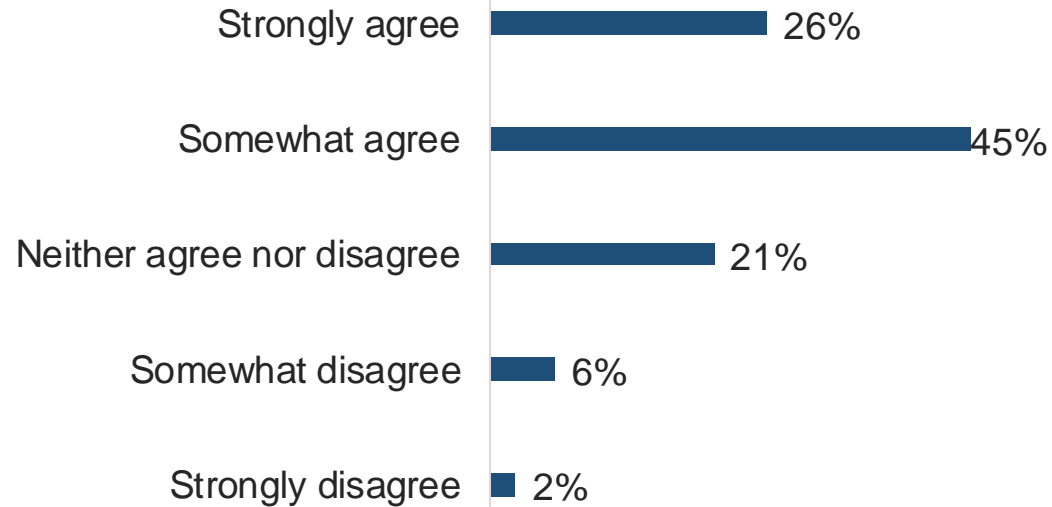
FINDING # 10:

Claims Technology, Not All the Way There

35% of frontline staff indicate they do not use analytics to manage claims

34% indicate they need tools to better communicate w/ injured workers & other claims stakeholders (i.e. mobile apps, text messaging)

Overall has claims technology improved your ability to do your job?



FOCUSING ON THE POSITIVE



Key Takeaways



KEY TAKEAWAYS – Tom Wiese

- **First, our industry needs a more dedicated approach to training & development.** This does not mean simply re-energizing our stale focus on “technical skills” (e.g. legal principles, investigation, reserving, negotiations, bill review) and the more current focus on “soft skills” (e.g. communication skills, customer service, organizational skills, time management) – but taking an invigorated approach towards the skills needed/desired by our modernized workforce, such as:
 - Focus on key medical principles, including understanding medical terminology, anatomy, diagnostic reports, treatment protocols, course of treatment and impacts on disability.
 - Increase training on psychosocial/behavioral issues, their impact on claim outcomes, and how to effectively collaborate with new resources in managing those aspects of a claim.
 - Not only improve training on advocacy-based claim models and empathy, but also provide robust training on *how* to manage claims *using* that model. (e.g. how does that model change our claim handlers’ focus and behavior?)

KEY TAKEAWAYS – Tom Wiese (cont.)

- **Second, our industry needs new approaches to recruiting & hiring career-focused personnel, such as:**
 - Creating recruiting paths from new resource pools:
 - “Back to School” – increased presence at colleges and associated job fairs to build interest
 - Nurses hired as claim handlers (potentially resolves both the medical management training issues, as well as the “injured worker advocacy/empathy” model gap)
 - Veterans programs – recruiting directly from veterans-based programs opens up a wonderful candidate pool
 - Professional sports retirement organizations – these folks are always looking for a second career path (not everyone is Tony Romo!)
 - Utilizing “pre-hire” predictive analytics to identify candidates’ affinity for & likelihood of success in claims
 - Providing flexible work models that better fit today’s world/demands, creating greater interest among potential candidates, such as:
 - Work at home (COVID taught us this)
 - Part-time work for retirees and college students (gives them advanced focus on a full-time career path post-education)
 - Flexible working hours (we need to break down paradigms regarding “customer service”)
 - Job-sharing

KEY TAKEAWAYS – Tom Wiese (cont.)

- **Third, our industry needs to find new ways to incentivize frontline staff, especially younger personnel just entering the industry.** The 2019 survey shows that the things claims organizations have historically used to incentivize staff (e.g. robust benefits packages, wellness programs & access to gyms, tuition reimbursement for programs/certifications) are at the bottom of the list of things current staff value. These are viewed by younger staff as “a given,” not an incentive. They value other benefits as incentives, such as:
 - Work at home options.
 - Flexible work schedules.
 - Bonus, profit sharing, or incentive programs available to all levels of personnel.
 - Gamification – “Make the Job Fun.” Think punch cards at Starbucks or Subway, or points/coins within today’s video games. They are looking for ways to “earn points” to later redeem them for rewards that appeal to them.

KEY TAKEAWAYS – Tom Wiese (cont.)

- **Fourth, we need to put some focus on our more seasoned and/or experienced staff.** The 2019 survey shows that nearly 50% of our frontline claims staff have greater than 15 years' experience. With the continued maturing of our Baby Boomers, the pending mass exodus of those resources will have a significant impact upon available talent.
 - If your organization is truly invested in an 'injured worker advocacy' claims model, focused communication/training needs to occur with this group. Remember, most of these folks were brought into the industry and trained on an "adversarial" claims management approach; meaning they were focused on investigating claims for potential denial, managing litigation, and resolving issues via settlement. Injured worker advocacy will be a cultural shift for these folks, and focused and continuous communication/training will be needed to facilitate that.
 - We need to mine the resources that this seasoned group offers. We need to rely upon them to share their extensive knowledge and skills with younger professionals (e.g. coaching/mentoring programs), before they exit the industry. Mining this resource will go a long way toward helping close the training gap.

KEY TAKEAWAYS – Dr. Adam Seidner

- **Understand the importance of a Claims Advocacy Model and its impact on claim resolution**
- **Worker-Centric Approach – Whole person; Biopsychosocial; Social Determinants of Health**
- **Automation of various administrative tasks and/or regulatory compliance activities**
- **Severity determination and impact of delayed recovery**

KEY TAKEAWAYS – Denise Zoe Algire

- **Leverage claims professionals more effectively in high-level tasks and strategic claims responsibilities.** Consider administrative tasks and regulatory compliance activities that can be automated, or completed by claims support staff.
- **Review the study results against internal practices.** Consider what frontline claims professionals say are the most important benefits: flexibility in work arrangements (remote work option and flexible schedules) as well as bonus/profit sharing.
- **Examine internal advocacy practices.** Advocacy is not a one-and-done training session. Consider the following:
 - How have you communicated the value of advocacy to frontline claims staff?
 - The value of their work?
 - Is there ongoing training and awareness?
 - Are claims professionals included in designing – facilitating ongoing training and awareness?
 - How are frontline claims professionals measured against what we say is important?

Q&A

Questions?



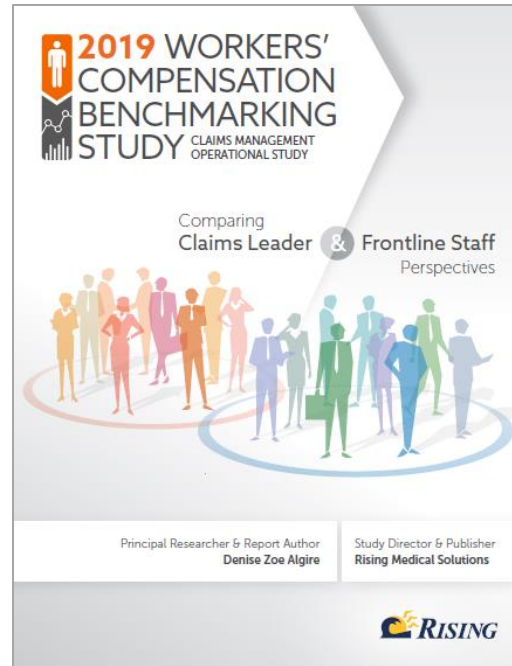
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2020 Study Focus

Surveying Claims Leaders Again

- Investigates how claims organizations are addressing the priorities & challenges identified by frontline claims staff in the 2019 survey
- Assesses COVID-19's impact on claims operations
- Publishing in Dec 2020