TPA'S STEADY INNOVATION HELPS DRIVE RESULTS FOR CLIENTS

RCM&D Self-Insured Services Company (SISCO) Leverages Origami Risk To Offer New Solutions for Effective Claims Management

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Hilary Millspaugh
Business Applications Manager
SISCO

At-A-Glance

Company
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Challenge
SISCO's leadership saw an opportunity to elevate its technology-based capabilities with an eye toward delivering exciting new tools and solutions to its clients.

Solutions
Bill review submission; claims management; reporting; workers' compensation; policy administration; dashboards; safety and risk management.

Results
Cutting-edge solutions and added value for clients; operational efficiencies; reduction in indemnity claims, attorney representation, and medical/indemnity payments.

RCM&D Self-Insured Services Company (SISCO), a third-party administrator established in 1979, has a legacy of innovation and exceptional service delivery for its clientele. Over the years, SISCO has focused on leveraging its expertise and technological resources to ensure budget certainty, reduced costs, and the overall efficiency of the claim process for its growing client base.

In 2016, SISCO's leadership saw an opportunity to elevate its technology-based capabilities with an eye toward delivering exciting new tools and solutions to its clients. After an extensive search, the team chose the cloud-based risk management information system (RMIS) of Origami Risk to bring clients breakthrough claims management functionality and enhanced efficiency.

BRINGING ADDED VALUE TO CLIENTS

"We were able to bring our clients into the system efficiently, with very little downtime or training requirements," says Hilary Millspaugh, business applications manager at SISCO. "Now, our clients love the system. They can log in, enter their own claims, look up files, see what's documented, and run their own reports. They can also use advanced search tools and dashboards to get a quick snapshot of their data."

For SISCO, getting clients up to speed on Origami was simple. SISCO created a two-page instruction guide and 3-minute video on entering claims. By contrast, with SISCO's previous RMIS, the team had to conduct multiple meetings to instruct clients on how to use each function.

From the outset, Origami's versatility was key. According to Sharon Russell, senior vice president/director at SISCO, Origami allowed the TPA to produce actionable data, tailored to the unique needs of each of its clients.

"With Origami," Russell observes, "we have the flexibility of delivering data based on what the clients need. We work with our clients to identify the data that is most valuable for producing actionable insights, then we develop reports for them to access that data through their own dedicated online portals."

SISCO clients with authorization and internet access can also view and share claim information by mobile phone or tablet. While certain claim information may be accessed by authorized users within the client organization and designated external resources such as auditors, all personally identifiable information remains strictly confidential and can be accessed only by authorized managers.

Clients can choose from a wide range of reports that can be automatically emailed to them monthly, quarterly, or at any interval they want. Clients also can generate their own reports from a list of standard reports that SISCO has created for them. For instance, some SISCO clients have specially designed dashboards to see claims trending over a 3-year period. More senior level executives can log in to dashboards that give them a big-picture view of the overall program.

On a daily basis, client team members who have day-to-day responsibility for claims management work directly with SISCO adjusters using Origami. They are able to share information, update files within the system, and send related documents and notes through email.

Altogether, SISCO has more than 50 team members using Origami to work on claims and interface directly with clients. Four team members have system administrative responsibilities and have been directly involved in building out functionality for individual clients based on a comprehensive list of settings and capabilities available within Origami.

Equally important, as with many of Origami Risk's client engagements, the relationship with SISCO has provided opportunities for both firms to share ideas and collaborate. In this case, they teamed up to develop a suite of new tools and enhanced resources for SISCO's clients. Among

many innovations, they streamlined Origami's bill review submission, repricing, eBill receipt, and payment process workflows. This resulted in improved efficiency and tracking of workers' compensation payments to claimants, and faster payment turnaround times.

Origami and SISCO also upgraded the CMS submission process to include real-time tracking of eligibility query responses and claim submissions, as well as robust CMS reports. And SISCO's team was instrumental in creating new tools in Origami for its clients to comply with state workers' compensation Electronic Data Interface (EDI) eClaim reporting requirements.

LEVERAGING TECHNOLOGY TO DELIVER BREAKTHROUGH SOLUTIONS

Aided by various claims tracking, management, and analytical features within Origami, SISCO has developed and rolled out two proprietary solutions to help clients dramatically reduce workers' compensation claim duration, litigation, and cost.

SISCO's **Early Intervention** service leverages reporting tools in Origami to facilitate prompt contact between a designated nurse case manager and an injured employee. As soon as a claim is reported in Origami, the system automatically alerts a nurse and SISCO adjuster. The nurse initiates contact with the injured employee, establishing a positive relationship, ensuring timely service delivery, and fostering effective treatment and rehabilitation strategies.

Using Origami, each claim is carefully monitored with the objective of returning employees to work. The growing number of SISCO clients using this service typically achieve dramatic reductions in percentages of lost-time claims obtaining legal representation and lost days associated with these claims.

Meanwhile, another technology-supported service, SISCO's **Employer 360 Claim Solution**, addresses the needs of employers who lack resources for their own claims administration process. Beginning with a review of the client's claims management program and recommended improvements, SISCO then designs and fully implements a new program, including reporting forms, policies, education, internal roll-out, and employee communication. SISCO also offers these clients incident

"We have a great Origami client team," Millspaugh says. "They're able to understand our business needs and help us build out new capabilities to best serve the needs of our clients. The system's flexibility enables us to offer new services to our clients that we have not been able to offer before."

reporting, early intervention with a nurse case manager, claim reviews, coordination with insurer or TPA, advocacy, program monitoring, and reserve assessments, all of which are supported and tracked using Origami.

Clients using SISCO's **Employer 360 Claim Solution** saw injured employees return to work faster and receive high-quality medical treatment. They also improved their experience modifications and had significant reductions in indemnity claims, attorney representation, and medical and indemnity payments.

GAINING EFFICIENCIES

In addition to bringing new solutions and capabilities to SISCO's clients, Origami has enabled SISCO to gain efficiencies in its operations and drive down costs. For example, Millspaugh observes that before its relationship with Origami, SISCO's five adjuster assistants were at full capacity, filing claims manually and performing all their other responsibilities.

"Because of efficiencies we achieved in workflows and through automation of Origami, our adjuster assistants were able to take on a scanning service that was previously outsourced," she notes. "We had the equipment for it, but didn't have the time to do it internally. By bringing it in-house we were able to save the cost of that service completely."

SISCO also leveraged Origami to bring the scheduling of Independent Medical Examinations (IMEs) in-house through the development of a custom module in the claims function of Origami. By streamlining the process and creating a special dashboard, SISCO eliminated the back-and-forth between adjuster, scheduling company, and claimant, saving clients money.

BUILDING ON SUCCESS

While Origami has proven to be a difference-maker for SISCO and its clients, the SISCO team is working with Origami on the implementations of additional tools to help clients enhance safety and risk management, and gain new efficiencies. These implementations include:

- **Facilitating client risk control and safety.** Using tools in Origami, SISCO clients will have the ability to analyze claims and loss data in order to identify trends by individual location or operation, assess causality, and implement and track solutions. The capability will be especially useful for SISCO's clients with several thousand employees and multiple locations and operations.

- **Internal audit functionality.** Each year, TPAs are subject to multiple audits, including those conducted by their internal teams, as well as by excess insurance carriers, clients, and jurisdictional entities. In the past, SISCO responded to audits outside of its claims system, which called for a great deal of administration and resulted in duplication of workflows. They are moving the capability into Origami, which will streamline SISCO's reporting process, eliminate duplication, and generate efficiencies.

As the SISCO-Origami Risk relationship enters its fourth year, the SISCO team remains enthusiastic about how the system has allowed it to innovate on behalf of its clients.

ABOUT ORIGAMI RISK

Origami Risk is the top-rated risk and insurance technology platform serving all members of the risk management community from insured corporate and public entities, to insurance carriers, brokers, TPA's and risk consultants. The company provides an integrated platform of products including RMIS, GRC, Claims, Safety, Analytics, Underwriting and Data Tools.

Origami Risk has the most experienced team in the RMIS industry, ensuring that client service and success is the central focus of each engagement. Origami Risk LLC was founded by industry veterans committed to designing intuitive web-based software that streamlines how risk, insurance and claims data is collected, analyzed and shared—ultimately helping users to be more productive and manage the total cost of risk for their organizations or for their clients. Origami Risk is consistently ranked by users as the top RMIS provider by users, as well as independent third parties.

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