TeleCompCare® Nurse Triage and Telemedicine Program

Employer Packet

AF Group

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Additional Resources: Visit your workers' compensation website below for more information and resources, including a short video about the program.



CompWest

CompWestInsurance.com/TeleCompCare



UnitedHeartland.com/TeleCompCare





With TeleCompCare[®], Medical Help Is Just a Call Away

As an expert in workers' compensation, AF Group is committed to providing our customers the resources necessary to help keep their employees safe and assist them when injuries occur at work.

Our newest service, **TeleCompCare**[®], provides injured workers quick 24/7 access to triage nurses who are trained to offer assessments, refer them to medical care when appropriate and give them a convenient option to connect with an occupational physician via live video conference over their computer, tablet or smart phone.

24/7/365

Availability of TeleCompCare's nurse triage hotline, ensuring injured workers can receive access to medical care whenever and wherever an incident occurs.

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minute or less is the average wait time to speak to a triage nurse





How TeleCompCare Works®

When a workplace injury occurs, and the employee requests medical treatment, supervisors will direct the injured worker to call the TeleCompCare[®] contact line. A triage nurse will answer, provide an initial assessment of the injured worker and evaluate the type of medical care that is appropriate.

If further medical care is deemed necessary, injured workers can be referred to one of TeleCompCare's certified occupational physicians, who can conduct a virtual appointment online via computer, tablet or smart phone. Telemedicine doctors are dedicated occupational physicians who average 15 years in primary and urgent care experience and are board certified, licensed and credentialed.

If an injured worker chooses not to pursue the telemedicine option, they will be referred to an occupational physician (depending on state jurisdictional laws) or advised to see their own doctor.

The Benefits of TeleCompCare®

- Immediate treatment can occur via a virtual doctor's visit for many workplace injuries, eliminating the need for scheduling and attending an in-person appointment.
- Injured workers avoid lost time from work for driving to and from appointments and dealing with waiting room delays.
- Increased use of our provider network physicians can lead to lower overall claim costs.
- Virtual doctor visits allow for the ordering of any needed prescriptions, the scheduling of physical therapy, or diagnostics to be done promptly and efficiently.
- By connecting employees to appropriate quality care, TeleCompCare[®] can help prevent a minor injury from becoming more complicated.
- Triage information sent directly to claim intake serving as FNOL claim set-up.

Learn More About TeleCompCare®

Contact your workers' compensation carrier representative today to learn more about the benefits of TeleCompCare[®] and to see if it would be a good fit for your business. For more information about any of our workers' compensation products and services, visit visit AccidentFund.com, CompWestInsurance.com, 3CU.com or UnitedHeartland.com, or email TeleCompCare@afgroup.com.

TeleCompCare® vs Industry

TeleCompCare[®] provides injured workers quick 24/7 access to triage nurses who are trained to offer assessments, refer injured employees for medical care when appropriate and provide a convenient option to connect with an occupational physician via live video conference over a computer, tablet or smart phone.

The TeleCompCare[®] nurse triage hotline ensures injured workers can receive access to medical care whenever and wherever an incident occurs, 24/7.

	TeleCompCare® Offers:	Most Other Triage Programs Only Offer:
Nurse triage 24/7/365		
Triage algorithm used		
Triage report sent to employer		
Seamless scheduling of telemedicine visits		
Provides coordination of care (i.e., DME, x-rays, MRIs, pharmacy)		
Nurse triage data transfer directly into claim management system to create FNOL		
No program set-up fees		
No contract and minimum call volume requirement		

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TeleCompCare®

Employer Frequently Asked Questions

What are the hours of operation for nurse triage and telemedicine?

Triage nurses and telemedicine physicians are available 24 hours a day, 7 days a week, 365 days a year.

How is my workers' compensation carrier notified of a new loss?

The triage nurse report is sent to our intake team where triage information is entered into our claim system and a new loss is created. The employer is no longer required to report the claim to the carrier separately.

Who receives a copy of the nurse triage reports?

The employer can designate who at their company should receive the triage nurse reports. The report can go to several people; however, the same individuals will receive all the reports regardless of the employee's location.

Should the employee still report the injury to their supervisor?

Yes, the employee should first report the injury to their supervisor and the supervisor should conduct their internal investigation as usual. If the employee is requesting medical treatment or is unsure if they need medical treatment, the employee should be instructed to call the TeleCompCare® triage nurse.

Should the employee's supervisor be in the room during the nurse triage call?

No, the employee is providing the triage nurse with their personal information and medical history as well as gathering data from the employee on injury specifics.

How does the nurse correctly identify the employee's correct employer?

When calling the triage nurse, the employee should reference the employer's unique TeleCompCare[®] account number. Your workers' compensation carrier provides this unique identifier, employer names and locations to the triage nurse vendor upon implementation into the TeleCompCare[®] program, so their policy is easily identified.

How does the triage nurse decide recommended treatment options after speaking with an employee?

The triage nurse follows evidence-based medicine guidelines and specific triage algorithms, with the aid of a computer program, to determine the proper treatment recommendation. The three treatment recommendations are: 1. Nurse self-care instructions 2. Virtual telemedicine visit 3. Referral to an occupational clinic.

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Can an employer choose their own clinic if an employee is referred for treatment?

Absolutely. If the employer already has a relationship with an occupational clinic, the employer should supply this information to our TeleCompCare[®] team and it will be provided to our triage nurse vendor. If a clinic referral is recommended, the employee will be directed or soft channeled (per state laws) to the preferred clinic.

What happens if an employee is recommended to receive treatment via a virtual telemedicine visit? What if the employee does not want this treatment option and would prefer to go to a clinic?

If the triage nurse recommends a telemedicine visit, they will be instructed on how to download the virtual visit app, telemedicine, and someone will stay on the phone with them until the physician is available. Employees always have the choice to decline a telemedicine visit. In this case, the employee will be sent to an occupational clinic.

How is return to work addressed during a virtual telemedicine visit?

After the telemedicine visit is complete, the employee will receive an email with instructions to log into the telemedicine application where they can retrieve their return to work slip to provide to their supervisor/HR rep.

What percentage of cases are referred for telemedicine, self-care and clinic referral?

On average, 10% of referrals result in a telemedicine recommendation, 45% of referrals are self-care and 45% are referred to an occupational clinic.

How much does nurse triage cost and how is it paid?

If the triage nurse recommends self-care, there is no cost to use the program. If the nurse recommends treatment such as clinic referral or telemedicine, there is a small charge that is applied to the claim file under the medical expense. The employer will not receive a separate bill.

How is the telemedicine virtual appointment paid?

The physician visit is billed to your workers' compensation carrier and paid to the claim file, the same as an in-person physician visit at a clinic.

How is this program rolled out to an organization?

Your workers' compensation carrier can provide marketing material and support to aid in the rollout to employees, however the employer rollout is unique to their organization and culture. Typically, TeleCompCare[®] is rolled out in a similar fashion as other employee benefits, like open enrollment. This can be done by distributing the employee marketing brochure, posting intranet videos and conducting staff meetings.

What is the process if the employer mandates post-accident drug testing?

After an employee is finished speaking with a triage nurse, the employee can be sent to the drug testing facility of the employer's choice. Some employers have also opted to contract with mobile drug testing companies who come to the workplace, so the employee does not need to travel.



TeleCompCare[®] Workflow



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Why TeleCompCare[®]?

The **Results** Speak for Themselves!

In 2017, AF Group introduced TeleCompCare(TCC) - a nurse triage/ telemedicine program that offers an innovative solution for injured workers to get immediate, appropriate care when a workplace injury occurs.

The Process is Simple.

- The injured worker calls the TCC 800-number(without having to leave work)
- A nurse does a telephonic assessment of the injury and recommends the appropriate level of care
- First notice of loss is created which starts the claim process

Case Study (Large Midwest Social Services Organization)

TCC Claims Shift Impact

- 9% reduction in lost time claims
- 9% reduction in medical only claims
- 17% increase in incident only claims (self-care triage)

TCC Litigation Impact

• 4% reduction in attorney involvement

TCC Claims Outcomes

• 3% reduction in settlements

TCC triage impact on Lag Time Reporting

• Claims reported in 2 days from DOI with TCC v. 22 days without TCC

TCC Average Incurred Loss impact

- 38% reduction in indemnity paid
- 20% reduction in medical paid

Data from above is from our internal database.



AccidentFund

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TCC Results Flyer - 04/2025

The Benefits of TeleCompCare®

AF Group's TeleCompCare®(TCC) is a nurse triage/ telemedicine program. TCC offers an innovative solution for injured workers to get immediate, appropriate care when a workplace injury occurs. It serves as the First Notice of Loss, which alleviates the need for the manager to fill out the injury forms. TeleCompCare is simple:

- 1. Injured worker calls the TCC 866-number (without having to leave work).
- 2. A nurse does a telephonic assessment of the injury and recommends the appropriate level of care.
- 3. FNOL is initiated, which starts the claim process.

TeleCompCare® Results

Book Average vs. TCC Incurred Loss & Expense by Loss Cause (Top 10)*

Loss Cause	Non-TCC Claims	TCC Claims	Difference
Fall, slip, or trip injury	\$18,233	\$13,135	-\$5,097
Strain or injury by	\$14,305	\$10,425	-\$3,880
Struck or injured by	\$8,977	\$4,871	-\$4,106
Striking against or stepping on	\$5,969	\$5,412	-\$557
Cut, puncture, scrape, injured by	\$2,931	\$1,496	-\$1,435
Caught in, under, or between	\$12,683	\$6,022	-\$6,661
Burn or scald - heat or cold exposures - contact with	\$16,062	\$1,716	-\$14,346
Miscellaneous causes	\$10,508	\$2,419	-\$8,089
Motor vehicle	\$27,972	\$10,564	-\$17,409
Rubbed or abraded by	\$3,667	\$2,779	-\$888
Average	\$12,131	\$5,884	-\$6,247

51% Reduction in Claims Cost with TCC

Average cost per injury type is reduced for all loss causes.

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Average savings $6,247 per claim.
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Book vs. TCC Lag Time*

	Non-TCC Claims		TCC Claims			
Claim Type	Count	Sum	Avg	Count	Sum	Avg
Medical	285,131	3,531,653	12	6,525	24,516	4
Indemnity	85,839	1,611,386	19	1,450	4,355	3
Total	370,970	5,143,039	14	7,975	28,871	4

Market Strain Lag Time Reporting with TCC

Lag time improvement is an average of 10 days.

Book vs TCC Claim Closure*

Difference in Average Claim Length Days							
Claim Type	Non-TCC Claims	TCC Claims	Difference				
Medical	101	86	-15				
Indemnity	397	286	-111				
Total	169	122	-47				



Indemnity claims close 111 days sooner on average.

*Statistics above are from Medical and Indemnity Closed claims from 2017 – 2022 excluding assigned risk pools, fronted programs and COVID-19 claims



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TCC Benefits Flyer - 04/2025