

Employer Packet



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- **Employer FAQ:** We have compiled a list of frequently asked questions that delve a bit deeper into the program to help employees better understand how to utilize TCC, what happens during a visit, and how information is shared with the employer and insurance carrier to ensure proper handling of the claim.
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Additional Resources: Visit your workers' compensation website below for more information and resources, including a short video about the program.



AccidentFund.com/TeleCompCare



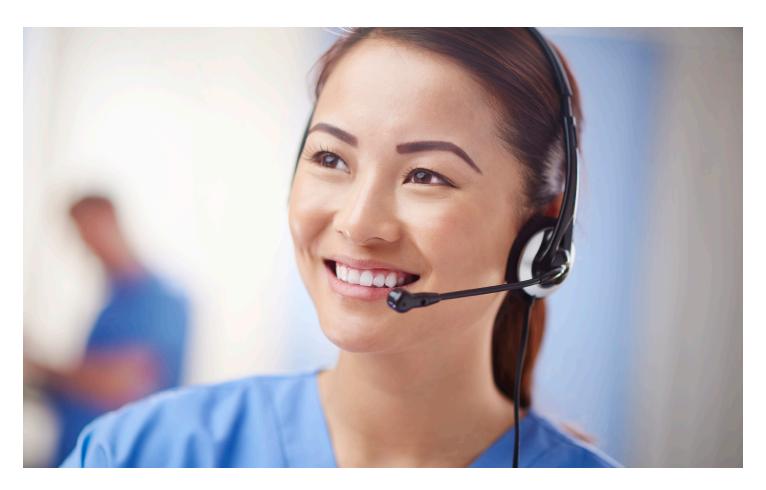
CompWestInsurance.com/TeleCompCare



UnitedHeartland.com/TeleCompCare



3CU.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

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

AFGroup.com







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



15
ears of experie

years of experience in primary and urgent care held by TeleCompCare® doctors



12

percent medical savings experienced on average when using Care Analytics®identified providers



0

number of opioids prescribed when using telemedicine provider

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®

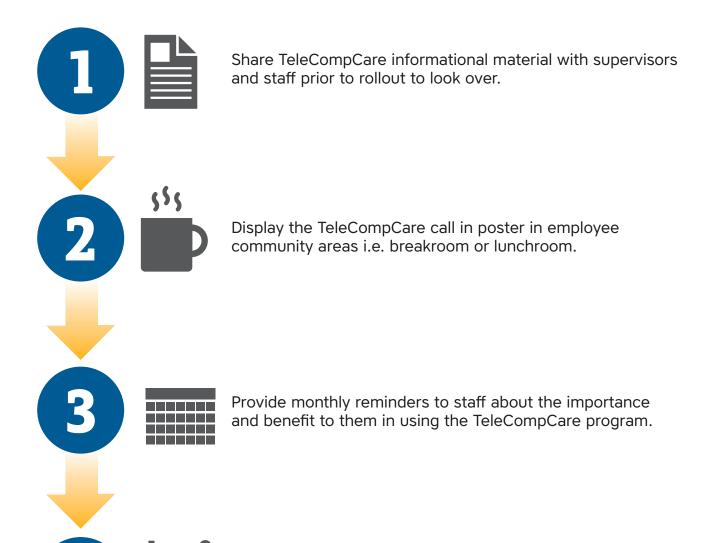
- Immediate treatment can occur via a virtual doctor's visit for many workplace injuries, eliminating the need for scheduling and attending an in-person appointment.
- Injured workers avoid lost time from work for driving to and from appointments and dealing with waiting room delays.
- Increased use of our provider network physicians can lead to lower overall claim costs.
- Virtual doctor visits allow for the ordering of any needed prescriptions or the scheduling of physical therapy 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.

♦ AF Group TeleCompCare® Program Rollout

Share monthly TeleCompCare participation rate reports with supervisors and managers and highlight when increasing



utilization.



Employer Frequently Asked Questions

What are the hours of operation for nurse triage?

Triage nurses 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?

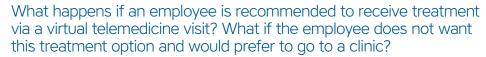
The triage nurse follows evidence-based medicine guidelines and specific triage algorithms, with the aid of a computer program, to determine the proper treatment recommendation. The three treatment recommendations are: 1. Nurse self-care instructions 2. Virtual telemedicine visit 3. Referral to an occupational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







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.



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.



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



Employee reports injury to supervisor. Supervisor completes internal investigation and provides TCC nurse triage phone number and TCC Account number



If applicable, supervisor directs employee to drug testing facility



TCC Greeter answers phone. Employee provides TCC Account number, employer location address, employee name, contact phone number and home address

Employee is transferred to the triage nurse who obtains additional employee information, medical history and injury details and begins assessment

Triage nurse discusses treatment recommendations with employee





Face-to-face physician visit

Employee is transferred

to an agent who assists in

locating a provider



Telemedicine

Triage nurse will provide self-care instructions

Instructions will be verbalized to employee. Employer will receive summary of instructions on nurse triage report

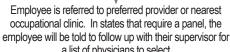
Employee returns to normal working duties

triage nurse will attempt

to follow up with the

employee within 24 hours

as need



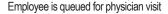
a list of physicians to select

Agent faxes Initial Treatment Guide to provider After provider visit, employee provides return to work authorization to supervisor

Employee is transferred to an agent who assists employee with telemedicine application download. A valid email address is needed along with a device with audio & video capabilities such as a smartphone, tablet or computer

Triage nurse notes are uploaded to physician for review

Employee sets up account and provides responses to medical questions



- 1. If diagnostic tests or physical therapy is ordered, agent will contact employee within 1 hour to coordinate care
- 2. Employee will receive summary of visit and return to work authorization via email. Employee provides return to work authorization to supervisor. A return to work authorization will also be e-mailed to the employee.
- 3. Employee follows up with physician if required

Employee is transferred to agent for wrap up

Agent will obtain additional information to complete FROI such as SSN#, date of birth and date of hire

Triage nurse report is e-mailed to employer contact and AF Group

AF Group enters First Notice of Injury into claim system

AFGroup.com



Telecompcare® Return to Work Note

Instructions for accessing your return to work note after a telemedicine physician appointment.



- Email is sent from AmWell after appointment with physician
- Click the link within the email to login



Injured worker uses the login and password created during the initial visit



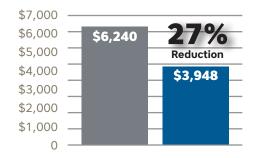
- · Click on Messages envelope
- · Click on Inbox
- The return to work note and treatment summary will be in the inbox



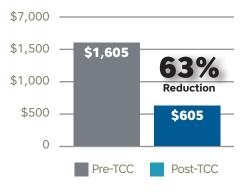


The Benefits of TeleCompCare®

Medical Cost per Claim



Indemnity Cost per Claim



* Long term large account of AF Group in the Auto Wholesale industry. Graphs represent a minimum of 100 closed claims.

Program overview

In 2017, AF Group introduced TeleCompCare (TCC) – a new 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 800-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.

Treatment Results

In 2019, 53% of injured workers received care without going to a clinic.

- · 45% Self Care
- · 8% Telemedicine
- · 47% Referred to Clinic

Additional leading indicators

- >50% of injured workers receive care while staying at work
- >40% reduction in indemnity claims
- 86% injured worker survey satisfaction rate
- $\cdot >$ 90% of claims reported within 1- 3 days
- 100% policyholder retention in program

For more information on TeleCompCare, visit your workers' compensation carrier website or speak to your business development consultant.









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UnitedHeartland.com/TeleCompCare

CompWestInsurance.com/TeleCompCare

3CU.com/TeleCompCare

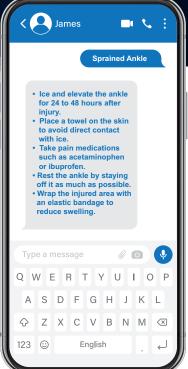




Self-Care Text Option

AF Group's TeleCompCare® enables an injured worker to report their workplace injury and speak with a registered nurse who will assess the severity of the injury and recommend one of three treatment options: telemedicine, in-person doctor visit or self-care.

If self-care is recommended during a nurse triage call, the injured worker has the option to receive their self-care instructions via text message. After opting in, the injured worker will receive a text with a self-care document link, allowing them to reference this information and share it with their employer. This added option helps avoid confusion and aids the injured worker during their recovery.



Self-care instruction examples for a sprained ankle.









AccidentFund.com/TeleCompCare

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