



Right by You[®]: The four principles of comprehensive care for injured workers

How Sentry and Optum use a data-driven approach to deliver the right outcomes

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Introduction

Organizations face labor market pressures greater than ever before. Recent challenges such as skills gaps, competition for employees, and an aging workforce are now compounded by repercussions from the COVID-19 pandemic. While some industries have been more heavily affected than others, all can agree that supporting the ability of each employee to be present at work is a top priority.

At Sentry, we know that our customers have carefully selected, hired, and trained their workforce. Your focus is on making sure the right people are in the right positions. Our focus is on helping injured workers recover and get back to work. This benefits everyone: the individual worker, their family, their co-workers, and their employer.

Our “Right by You®” promise means doing the right things for both employers and injured workers by expediting the quality care injured workers need to recover.

Access to the right medications at the right time is critical for recovery. Our workers’ compensation pharmacy care program, managed by Optum, is built on four principles: right data, right partnerships, right strategic programs, and right treatments. While each can be discussed as a separate component, they all contribute to a larger whole. Taken together, these four principles provide a powerful approach to injured worker care—fostering effective recovery for the injured worker and continual program improvement.



Right data

In today's information-based business world, access to the right data is critically important. By having conversations with the right stakeholders and conducting thorough analysis, we can derive actionable conclusions from mountains of data. This leads to better outcomes for the payer, providers, and most importantly, the patient.

Industry data

At Sentry and Optum, we use industry-specific drug compendia databases, which include clinical, financial, and processing elements of medications and devices, to create a standard and indexed set of information. This speeds claim processing while reducing complexity. And by adding demographic data to allow standardization and population-based analysis, we can better understand regional trends.

The industry benefits from data provided by research leaders such as the Workers Compensation Research Institute, National Council on Compensation Insurance, and California Workers' Compensation Institute.

Vendor data

Moving beyond broad industry data to individual information supports our key objective of executing against the right data. To do this, we concentrate on four types of vendor data that directly affect the success of our overall care model.

The pharmacy, physical medicine, PPO, and medical bill review data provide details that are critical to a successful care model.

- **Pharmacy data** allows us to determine which medications might become problematic for specific injured workers.
- **Physical medicine data** provides useful information about the injured worker's progress toward recovery.
- **PPO data** supports physician selection and the creation of networks and panels.
- **Medical bill review data** provides diagnosis and treatment codes, as well as treatment locations and costs.

Claims data

The claims themselves are rich with information. By looking more deeply into the policy and claim to answer key questions, we can proactively offer help, expertise, and tailored treatments, as well as make more informed decisions:

- What does the employer do?
- Where is the employer located?
- Is the employer small or large?
- How old is the injured employee?
- What is the status of the employee's current injury and condition?
- What is the employee's past medical history and record of injuries?

What if—with the right data presented earlier in the life of an injury claim—we could change the trajectory of a worker's recovery and return to work?

Analysis and models

With the proper analytical tools, Sentry is better poised to make decisions for injured worker populations—and our claims professionals are better equipped to make informed decisions on a claim. While using the right data is crucial, it is equally important to have access to professionals skilled in data mining and analytical methods.

This approach hinges on close partnerships with vendor programs that offer analytical expertise. The Optum Predictive Analytics program uses one of the industry's largest pharmacy datasets, in combination with clinical guidelines and benchmarks, to support clinical intervention needs overseen by industry experts.

Beyond traditional data analytics, Optum is implementing new processes using artificial intelligence (AI) technology that will allow claims professionals to work faster and with better insight. This will help us resolve issues and close claims sooner, in turn helping injured individuals recover more safely and quickly while reducing claim costs.

Using data to create models that identify risk and need

While predictive analytics have been used for many years in underwriting, staffing, and claims assignment, today, more sophisticated models are being developed to improve claims outcomes specifically for injured workers.

These models can take data elements of a claim and present the data in a meaningful way, allowing claims professionals to take action earlier in the recovery process.

Sentry's Injured Employee Complexity Factor (IECF) Models™ aim to do just that. Our predictive tool evaluates hundreds of data elements related to chronic pain, chronic pain with medications, and psychosocial barriers. Claims professionals can then use the actionable insights to guide their care recommendations.

Data-driven decisions require collaboration between the business and data analytics teams from the start. To ensure consistency and targeted solutions, they need to agree on criteria and understand what the resulting information is showing. Ongoing conversations can help determine desired outcomes and whether criteria should be modified.

A successful predictive model program for injured workers often shares a few key qualities:

- Clear, agreed-upon measurements at the beginning of the initiative
- Project management discipline and focus
- Trust and buy-in within claims teams resulting from education about the goal and benefits—including how models can positively affect their workload
- A focus on the importance of treating injured workers holistically
- A commitment to embracing change and reinforcing training as employees learn new workflows
- External training to help customers understand the impact on claims costs and injured worker outcomes

As data is fluid and must be monitored over time, the models need consistent oversight and management. Education on proper use of the models is equally important. We analyze early results and dig into the claim to validate that new processes are being used. We then identify trends—positive, neutral, or negative—and maintain an open dialogue with the data modeling team. For example, if new tools were added for the claims professional to use, are they being utilized and performing as anticipated?

Human expertise

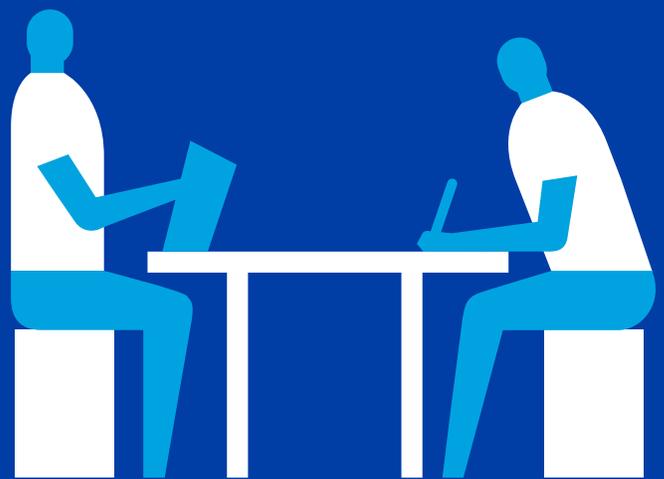
Tools and models are just that: tools and models.

Our programs go beyond automated identification by adding human expertise. During the review, a claims professional or clinician fills in the claim-specific and therapeutic nuances that a “machine” or “program” may not pick up.

For example, using the Optum models, a clinician reviews a list of injured workers who have been flagged for potential enrollment into a pain management program. This element of human review is critical—but it doesn’t have to be labor intensive. Because the system has already found the claims, the human review involves simply validating the output. It’s an efficient and thorough process.

Claim evaluation using tools and models is an important first step. But the human review allows us to fill in all the claim and therapeutic nuances that automated systems might not provide.

This is a key differentiator of our program.





Right partners

As a claims organization, our goal is to optimize our actions based on the information, knowledge, and advice available to us from key partners in the recovery process.

The employer plays a significant role in recovery by maintaining a supportive and encouraging relationship with the injured worker, communicating honestly, and providing return-to-work options that accommodate the injured worker's stage and level of recovery.

The injured worker should be fully engaged and self-advocate in their interactions with the recovery partners noted. Through honest and open communication, the injured worker can support the efforts of their employer, the insurer, and their clinicians to optimize their recovery prospects.

The treating physician works as a collaborative member of the care and claim management team. Their active participation in claim

oversight and the injured worker's recovery is critical and sets the tone for partnership among other key members of the team.

Therapy and treatment providers conduct important functions such as supply monitoring, treatment delivery, and coordination among various stakeholders to communicate recovery goals, treatment plans, and patient adherence to the plan of care.

The claims professional plays one of the most essential roles in the injured worker's recovery. They listen for concerns that represent challenges to recovery and act on this information, for example, by bringing in a nurse case manager (NCM) or other appropriate resources when warranted. They also stay on the lookout for information provided through application portals and reports, such as the injured worker's risk score on the Optum VitalPoint[®] pharmacy portal. By raising a red flag as soon as they spot an issue, they allow the recovery team to promptly evaluate the injured worker's medications, treatments, and underlying reasons for the increased risk.

Using the right data, analytical models, and personal clinical review, we can continually learn about injured worker populations—and our claims professionals can make informed, right decisions for your injured workers.

Right programs

Pharmacy care services

The clinical oversight provided by the Optum clinical team is the backbone of the Sentry pharmacy care program. Our expert human review influences comprehensive, data-driven, and evidence-based clinical utilization management throughout the life of the claim. This oversight leads to lower costs and better outcomes from safer and more effective treatments for injured workers through our recommendations and interventions.

Optum clinicians use best-practice guidelines, national standards of care, and evidence-based studies to provide Sentry with the information we need to prevent or address potential cases of medication misuse. Our injury-based formularies are tailored carefully to address specific types of injury and evaluated regularly by the Optum clinical experts. Optum also provides the data analytics and clinical expertise needed to advise on the most effective medication treatments and recovery scenarios.

Ancillary services

Ancillary services typically include most outpatient non-physician services: diagnostic services, transportation, translation, durable medical equipment, electromedical equipment,

prosthetics, orthotics, home healthcare, nursing services, medical supplies, and other related services.

In workers' compensation claims management, these services are often moved under one ancillary services provider. This consolidation gives the vendor more visibility into the injured worker's overall treatment, allowing them to provide better, more informed services. Using the Optum VitalPoint portal, Sentry can handle ancillary service needs faster and with increased safety and efficacy of treatment.

Optum also alerts the Sentry team to new and emerging technology or treatment approaches. For example, we are now evaluating the benefit to injured workers of virtual reality therapy (VRT), an ancillary treatment.

This therapy has been used successfully for nearly 30 years in the government and group health space with certain populations, such as veterans. It has recently entered the workers' compensation industry as a potential treatment for a variety of conditions, including chronic pain. There is growing evidence that this treatment may be beneficial to recovery for certain injured workers.

VRT enables individuals to get the help they need by working as a care supplement that may run parallel to a prescription treatment plan. With physician monitoring, VRT can aid in reducing the use of prescription medications—including opioids, benzodiazepines, and other controlled substances—safely and sooner in the claim lifecycle.



Right treatments

From the initial notification of injury to the confirmation of diagnosis, we look at the injured worker from a holistic perspective.

The diagnosis is critical to creating the treatment plan and, in certain jurisdictions, will define the treatment plan through approved or suggested guidelines. This may include psychiatric services, such as therapy to address anxiety or other non-physical injuries. Typically, until medical professionals can fully access the patient, diagnose the injury, and run diagnostic tests to confirm those findings, the claim relies on the collected data from the First Report of Injury. As more information becomes available and more communication occurs, the gaps in the claim file can be filled in. However, this can take hours, days, or even weeks. To proactively begin the process of predicting at-risk patients while the claim-specific information is still being gathered, Sentry and our vendor partners use historical and population data, algorithms, and AI.

Whole person care

As red flags are raised by our key vendor partners, Sentry works to respond aggressively. Even when data has not yet been added to the system (and is not available to the claims professional in the portal), issues and concerns may be included in email reports. It's important not to miss it. We build in processes and redundancy to make sure the information isn't overlooked, and the appropriate actions are taken. This takes time and education; however, it's critical to making sure we are using all the information, tools, and resources available to us. The collaboration of systems, tools, data models, and expert partners support our commitment to treating the whole person—not only their injuries.

Individualized treatment

Each person is unique—with different physical and mental needs that may arise due to their accident and the injuries they have sustained.

Working together, we can quickly identify the patients that may benefit from programs such as the Optum Managing your Pain program or the Sentry IECF Models Roundtable Action program. Patients are enrolled through collaboration with both the treating physician and the injured worker, while the claims professional plays a key role in directing the injured worker and their caregivers in the right use of the programs.

Recovery monitoring

Recovery aligns with successful outcomes. While improved range of motion, reduced pain scores, and confirmatory radiographs demonstrate objective success in many regards, subjective outcomes are important as well. What an injured worker tells their claims professional, nurse case manager, physical therapist, or other professional caregivers about how they are feeling is extremely valuable. At Sentry, we

continually use both reports and diagnostics and the injured worker's feedback to look for new treatments that may improve recovery scenarios.

Our Sentry claims professionals work to gather as much subjective outcome information as possible from the injured worker. If we see a return to earlier pain levels or a decrease in function, we will flag this as an area of concern and possible need for intervention.

We continue to follow up—six months down the road and even post-treatment after the injured worker has returned to their job. Did the benefits from their treatment—for example, VRT—remain intact? If not, how are they currently feeling?



Conclusion: Working together to do Right by You®

The four principles of the Sentry–Optum partnership allow us to deliver optimal care for injured workers. We start with the right data and convert that data into actionable information. Through our partnerships with the claims professional, expert clinician, customer/employer, and injured worker, we make sure the information is used by the right

programs to provide the right treatments in the most effective and timely way. Together, these processes represent a closed loop: the information gathered throughout the treatment cycle is fed back into the data to improve and fine-tune existing models.

Using the four principles, we focus on providing compassionate, effective care that maximizes an injured worker's recovery prospects, decreases indemnity costs, and fulfills our "Right by You®" promise for all stakeholders.

The information we gather throughout the treatment cycle is fed back into the data to improve and fine-tune our models.

And our end goal never changes: to help our customers and your employees by enabling the best possible treatment and recovery outcomes for injured workers.



About the Authors



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Jean Feldman, BSN, RN, earned her Bachelor of Science in Nursing from Bradley University in Peoria, IL and maintains an active Florida Registered Nurse license. She has more than 30 years of workers' compensation industry experience in various capacities with national carriers and managed care companies.

She has developed telephonic nurse case management programs, specialty physician networks for national carriers and third-party administrators, and has integrated product development for Fortune 1000 employers with a focus on improving pharmacy results for injured workers and customers.

Jean joined Sentry Insurance, headquartered in Stevens Point, WI, in November 2013 and currently is the Senior Director of Managed Care. She is responsible for the managed care programs and clinical strategy for workers' compensation at Sentry. Jean has a passion for working with Sentry's associates, customers, and key vendor partners to improve outcomes for injured workers.



Tron Emptage, MA, RPh

Chief Clinical Officer
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Tron Emptage, MA, RPh, is the Chief Clinical Officer for Optum. As a clinical leader and strategist, Tron oversees the Optum clinical programs to help clients gain more control over medical costs and achieve better outcomes for injured workers.

Tron leverages nearly 33 years of health care and workers' compensation experience in developing and managing key program components, such as medication plans and formularies, utilization reviews, physician outreach, clinical intervention, and pharmacist and nursing support. Tron has used his hospital, retail pharmacy, home infusion, and medical network experience to develop many innovative clinical initiatives, including our patent-pending data analytics model, clinical oversight programs, and urine drug testing program—all critical to helping Optum transform the way workers' compensation payers manage claims and contain costs through utilization.

Tron shares his clinical management insights and results of collaborative work with clients as a frequent speaker at leading industry conferences. He also provides ongoing thought leadership on current and emerging clinical topics and issues. Tron has authored journal articles, white papers, and commentaries on subjects ranging from prescription drug misuse to data-driven approaches for improving recovery prospects and enhanced pharmacy management strategies.

A registered pharmacist licensed in the state of Ohio, Tron earned his Bachelor of Science in Pharmacy from The Ohio State University and a Master of Arts from Ashland University.