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Data Sheet

Cognizant Workers Compensation Care Analysis

Enabling medical necessity reviews of workers' comp claims at scale.

The insurance industry is struggling with surging workers' compensation costs. Benefit payments related to medical costs have spiked more than 20% over the past decade. Meanwhile, claim review aimed at controlling such medical expenses remains largely manual and costly to execute.

Cognizant Workers Compensation Care Analysis helps control soaring costs by generating a recommended treatment plan for each claim, so your organization can drive medical cost containment at scale. It's an easy-to-deploy, business process as-a-service solution that automates and expands medical necessity reviews across your entire claim volume.

By applying artificial intelligence (AI) and incorporating evidence-based guidelines, the solution automatically creates a recommended treatment plan for each claim and compares it to the actual treatment performed. When the system identifies discrepancies, claims are

reviewed by a team of clinical professionals. Cognizant Workers Compensation Care Analysis streamlines the medical necessity review process, reducing the complexity and enabling your organization to thoroughly analyze all claims. The result is better treatment for injured employees and lower costs for carriers.

How it works

As soon as a claim is entered, the system proactively generates a recommended treatment plan. It uses AI to draw from the knowledge base of standard treatments, including Official Disability Guidelines (ODG), and other state-specific workers' compensation treatment guidelines.

To prepare the system for actual claims review, your organization can assess treatment plans to ensure they conform to expectations. Once Cognizant Workers

Compensation Care Analysis is in production, you can continue to examine the automatically generated treatment plans and modify them as needed.

Although the service facilitates automation for universally effective treatment procedures where appropriate, medical experts remain an essential part of the solution. To ensure your care path always includes the human touch, Cognizant's team of trained healthcare professionals examines any exception to the baseline treatment plan, thus reducing delays or friction with medical service providers.

Cognizant Workers Compensation Care Analysis deploys quickly, so there's no service disruption. It configures to fit seamlessly with your claims process, so you can create business rules to auto-approve less complex claims and tailor the output mechanism for easy integration. And its easy-to-read dashboard includes helpful treatment pattern analytics.

How it's different

The solution's strength is its capability to identify non-essential, non-compensable medical services. What's more, it provides a common framework based on existing and emerging medical evidence for all types of workers' comp claims. Cognizant Workers Compensation Care Analysis has no practical limitation on the number of claims it can handle.

Business benefits

- **Reduce claims leakage.** By flagging claims that are inconsistent with approved treatment plans and forwarding them for review by healthcare professionals, your organization can reduce unnecessary payments.

- **Improve claims management with predefined treatment plans.** Create anticipated treatment plans for every claim and then update and modify them as needed. In addition, claims examiners can access the plans to enable more informed decisions.

- **Gain a 360-degree view of all claims.** Review all of your claims volume in-house, with a full view of details, including current and prior treatment plans, clinical histories and approved medical bills.

- **Auto-approve routine bills.** Quickly and efficiently process bills for treatments that conform to plans.

- **Sharpen visibility into your operations.** View business activity monitoring reports to track your medical necessity processes.

A top workers' compensation carrier saved $50 million in its first year of operations, many times the return on investment. The carrier's business gains included:

- **40%** auto-approval rate of medical bills

- **22%** of billed charges identified as potential leakage

- **Up to 50%** savings on claims open five or more years

- **Faster and safer** return to work of injured employees

Discover for yourself the potential savings your claims organization can gain with Cognizant Workers Compensation Care Analysis. Contact your Cognizant representative for an evaluation of the potential benefits you could achieve from this solution.

About Cognizant

Cognizant (Nasdaq-100: CTSH) is one of the world's leading professional services companies, transforming clients' business, operating and technology models for the digital era. Our unique industry-based, consultative approach helps clients envision, build and run more innovative and efficient businesses. Headquartered in the U.S., Cognizant is ranked 194 on the Fortune 500 and is consistently listed among the most admired companies in the world. Learn how Cognizant helps clients lead with digital at www.cognizant.com or follow us @Cognizant.

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