

THE AMAZON EFFECT: Streamlining Work Comp Care Management

Part 1

By Jason Beans, CEO, Rising Medical Solutions



Amazon has forever revolutionized the way we shop. The e-commerce giant has become synonymous with convenience and choice, raising the bar for selection, pricing options, delivery speed, and self-service simplicity.

At the core of Amazon's success is an extreme focus on the customer experience. They understand that customers want a wide selection of products, but they want them vetted and reviewed for quality as well. Amazon also understands that customers want shopping to be easy, including limiting the number of websites, logins, passwords, and profiles they have to manage.

Similarly, workers' compensation claims organizations recognize the need for a diverse panel of ancillary care service providers that are carefully vetted based on factors including speed of delivery, competitive pricing, and quality. From DME and home health, to physical therapy and beyond, there are many potential providers. However, analyzing and tracking the performance of numerous partners, in addition to training staff on just as many partner sites is a daunting task. It can also be difficult for payers to connect and contract directly with each provider individually due

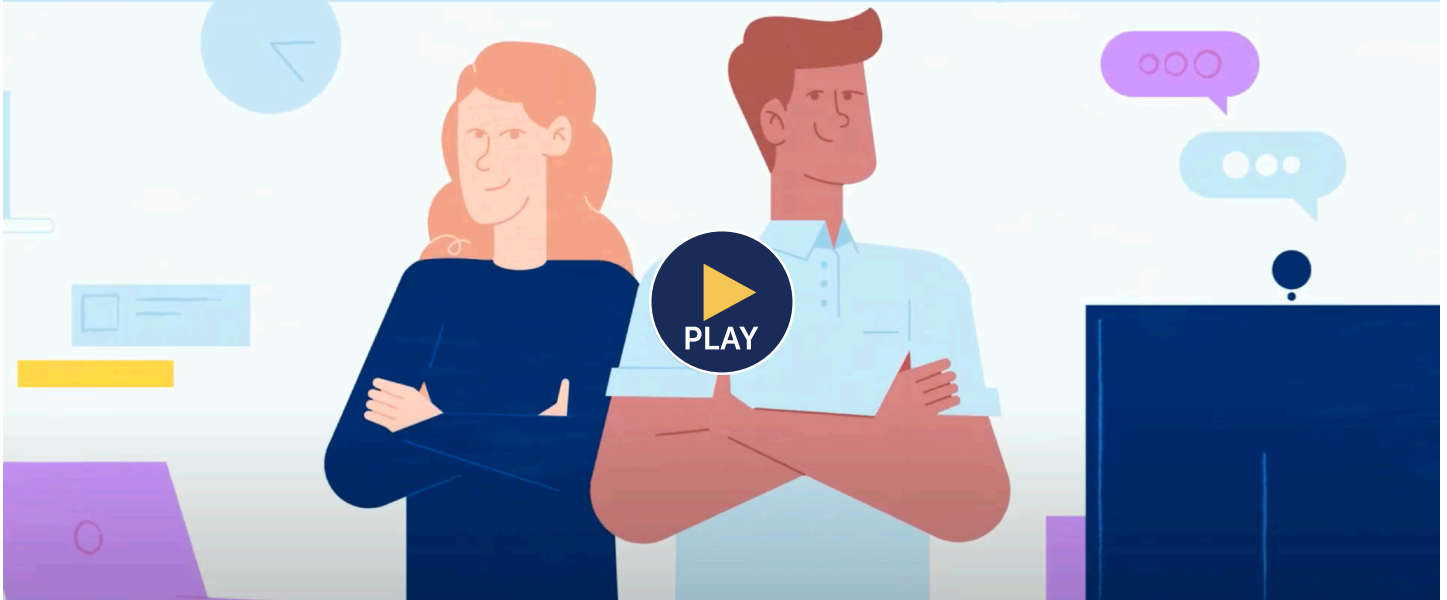
to IT and project management resource constraints. A payer marketplace for ancillary services can minimize IT resource needs, enhance staff efficiencies, and increase the quality and cost-effectiveness of care.

Three Ways the Amazon Effect Can Impact Workers' Compensation

1. Competitive Pricing and Value Delivery

Amazon's buying power allows them to provide competitive pricing even when reselling other suppliers' products. They also provide consumer choice. In some cases, the lowest priced supplier isn't selected because the customer prioritizes other considerations, such as delivery speed or customer reviews. In workers' compensation there are many times when speed and quality can be more important than price. For example, it may make sense to pay a little extra for an urgent DME order to facilitate a hospital discharge instead of paying for a few extra days of an inpatient stay. The savings on facility care and improved patient experience far outweigh the savings that could be achieved on DME. By prioritizing overall cost-effective care, an ancillary marketplace can help payers optimize budgets while ensuring injured employees receive necessary treatment.

MEET VISION™ MARKETPLACE



2. Fast Delivery and Simpler Access

Injured employees require timely access to ancillary care services. The traditional process of coordinating with multiple ancillary providers, submitting referrals through various portals, and managing communications can be time-consuming and inefficient for claims professionals. Just as Amazon does for retail shoppers, a single ancillary marketplace can eliminate the need for multiple portals, reduce administrative burdens, and provide real-time visibility into orders, ensuring fast and efficient delivery of ancillary care services. This approach also benefits ancillary partners participating in a marketplace by extending their reach and volume of referrals to a broader market with a single integration and workflow as well.

3. Enhanced Technology and User Experience

Utilizing advanced technologies is a hallmark of the Amazon customer experience that has also permeated the workers' compensation landscape. From submitting referrals and tracking progress to monitoring costs and performance, individual portals offer technology advancements that empower stakeholders and enhance overall user experience. The only problem is that, despite how

good an individual portal may be, it can be challenging for claims professionals to have so many disparate places to manage referrals and access siloed reporting. As a result, it makes a user's experience even better to have access to all technology capabilities in one place.

Leveraging the Amazon Effect to Build a Workers' Compensation Marketplace

Amazon started out as a book seller, but over time created a marketplace that connects customers and sellers across all service categories. Similarly, Rising Medical Solutions (Rising) first came to market as a medical bill review provider but has transformed into a complete managed care partner and expert systems integrator.

At first, it was customers who asked Rising to integrate with ancillary care providers, recognizing the opportunity to leverage a single claims feed to connect to multiple partners. After several integrations, it became evident that unifying medical bill review with a broader ancillary marketplace would provide customers a more efficient way to access best-of-breed partners.

For workers' comp programs, medical bill review entities are the most logical partner to serve as systems integrator and workflow automation manager for a marketplace solution. Claims staff are in their bill review portal every day. As the auditing and reporting party for medical provider bills, a bill review company should have systems in place that are:

- Already integrated with payer claims systems
- Designed for auditing bills and applying contractual rates
- Configured to accurately pay vendors
- Adept at tracking service quality and cost variables
- Able to provide a complete picture of a payers' program performance through the combination of medical provider data with ancillary data

Rising's VISION™ system takes it much further by providing an integrated managed care portal instead of a siloed bill review module. Today, as part of Rising's VISION™ Marketplace, ancillary providers are vetted for quality, price, and ability to deliver value. Like Amazon, the platform eliminates the need for customers to visit multiple websites or build direct integrations with individual service providers. Rising's single, secure web portal allows claims professionals to place a referral and have it dynamically matched to the best supplier for fulfillment based on many factors, including payer network preference, supplier cost, availability, speed, and past performance.

Customers using the system save time during the referral process, including through auto-population of referral forms with claims data, and tracking status of each order after it is placed. The improved efficiency delivers an easier way for claims professionals to manage ancillary healthcare services and frees up their time to focus

on core tasks, such as caring for injured employees. Just as Amazon changed the retail industry, our marketplace can transform the way ancillary services are delivered in workers' compensation.

With Rising's VISION™ Marketplace, work comp payers benefit by:

- Minimizing IT resource needs
- Accelerating speed of innovation
- Leveraging increased partner buying power
- Increasing staff program compliance
- Reducing portal fatigue and administrative burden on claims staff
- Accessing the best matched supplier for every referral
- Eliminating siloed reporting and visibility
- Enhancing medical management decision-making

In creating VISION™ Marketplace, Rising embraced Amazon's approach to driving customer-centric innovation—all while maintaining our focus on delivering optimal care to injured employees, ease of use to claims professionals, and lower total costs to payers. It's a simple concept that takes perpetual innovation to deliver the best ongoing user experience.

To Learn More



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