

Large Regional Carrier Decreases Medical and Disability Costs Through Outcomes-Based Provider Scoring



PROBLEM

A large regional workers' compensation carrier had purchased access to a very large provider network. The carrier was aware that such a large network was bound to have its share of lower tier physicians. They needed an objective outcomes-based method to solve the following challenges.

- ▶ Identify the best and worst physicians in their network
- ▶ Continually groom their network for high performing physicians
- ▶ Use the provider scores as a warning system in states where the patients choose their own physicians

SOLUTION

The carrier implemented CLARA providers in 2014 in order to scrub and optimize their networks. CLARA providers enabled the carrier to use an outcomes-based scoring model to rank the physicians in their network on a variety of factors, including cost, duration of claim, attorney involvement, adherence to evidence-based guidelines, and more.

RESULT

By directing injured workers to the providers with better outcomes, the carrier was able to realize a savings of greater than 50% on both average claim cost and average number of temporary disability (TD) days over a 2-year period.

Average Claim Cost (Nationwide)



Average Claim Cost (Nationwide)



About CLARA analytics

CLARA analytics improves claims outcomes in commercial insurance with easy-to-use artificial intelligence (AI)-based products. CLARA's suite helps claims team reduce various sources of loss-costs in claims handling by keeping claims on-track throughout their lifecycle. The suite uses the latest in AI and Machine Learning (ML) technology and can integrate easily into any workflow or infrastructure to rapidly start showing value. CLARA's customers include companies from the top 25 insurance carriers to small, self-insured organizations. CLARA analytics was founded in 2015 and is headquartered in Silicon Valley in California. For more information, visit claraanalytics.com, and follow CLARA analytics on LinkedIn and Twitter.