

24/7 Injury Triage Services

Assessment and Reporting





Preventing Unnecessary Claims and Costs

When workplace injuries happen, time matters. Determining the right level of care at the right time is critical. Medcor's innovative injury triage is a 24/7 pre-claim service that enables immediate response to injuries on any job. Employees and supervisors in any industry – even mobile workers – can call specially-trained nurses who assess the injury using systems-driven, patented methods and determine the best treatment.

This simple process resolves many cases with first aid alone, helping to prevent unnecessary ER and doctor visits and their associated costs. When just first aid is needed, we provide injured workers with helpful self-care instructions. The average triage call is 14 minutes, which means that employees who only require first aid can get back to work soon.

For more serious cases, Medcor's injury triage system directs injured workers to the appropriate level of care from each employer's own network or panel of providers. With these referrals, the average claim cost ends up being significantly lower than the cost of claims generated from employees who decided to seek medical attention on their own. These reduced costs are the result of getting employees the right level of care at the right time and better network utilization. Additionally, when employees receive attention for their injuries immediately, litigation rates are often reduced.

Final Results
After Triage Call



- IN-NETWORK REFERRAL
 BY MEDCOR 54.4%
 (48.1% referred on initial call and
 6.3% referred on follow up calls)
- SELF-REFERRED BY
 PATIENT AFTER TRIAGE 2.4%

Recorded Calls and Translation Help

Every year Medcor handles more than 250,000 injury triage calls. Medcor records each call in its entirety for case documentation, quality assurance and fraud deterrence.

When translation help is needed, an external translation service is readily available for all calls. Medcor also has its own in-house Spanish translators as well as bi-lingual English/Spanish and English/Tagalog triage nurses.

Rapid Reporting

After each call, Medcor's software automatically sends detailed reports, customized for each client. Within minutes, all incidents are reported to safety, HR, claims and risk management staff as directed by the client. Case managers and adjusters learn about new claims in time to be proactive, safety managers are alerted to start investigations and first reports of injury can be handled for all 50 states.

When referrals are made, providers are notified in advance to ensure coordination of care and to emphasize the company's return-to-work policy. Clients can access their data enterprise-wide over a secure website to analyze trends. Medcor's triage system safeguards the privacy of protected health information.

Injured Worker Agreement with Triage Recommendations

Ninety-eight percent of injured workers agree with the recommendations that Medcor's system provides, using evidenced-based triage protocols.

Medcor's injury triage is compatible with all insurance brokers, carriers, captives, pools, groups, and telemedicine providers.

Industries Served

- Construction
- Distribution
- Entertainment
- Grocery
- Healthcare
- Hospitality
- Manufacturing
- Mobile Workforces

- Municipalities
- Restaurants
- Retail Chains
- Schools
- Service Organizations
- Temp Staffing & PEOs
- Transportation
- Many More



Patented Triage Method

Medcor holds four U.S. patents for our unique triage method as well as multiple foreign patents. Our workplace injury triage is not like any other triage product on the market. Medcor's triage method is systems-driven, using evidence-based medicine. Triage decisions do not rest on the individual judgements of nurses but rather, triage recommendations are made using proprietary systems and methods.

Innovation and Leadership

We invented this service in 1997, in an industry that typically thrives on claim volume, and we continue to set the standard for triage performance. Today, third party administrators, managed care organizations and network providers follow Medcor's lead. Our injury triage remains unsurpassed in service and results. Our protocols, software and operating methods make us the industry leader. Medcor received *Business Insurance Magazine*'s Innovation Award for our distinctive triage method and systems.

Transparency and Independence

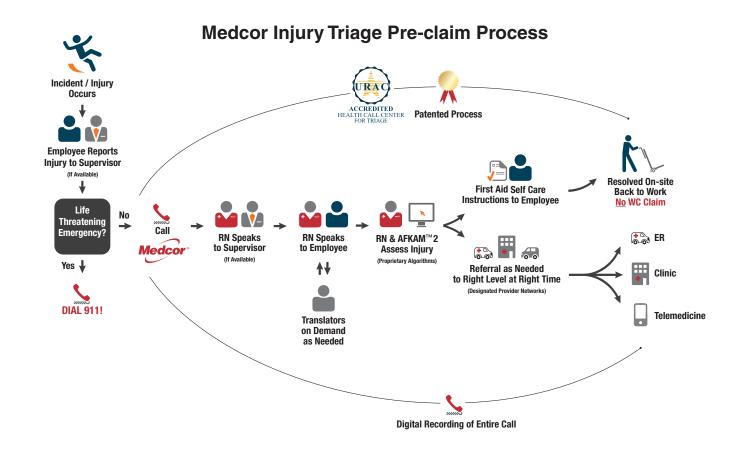
Medcor's services are transparent, portable and free from conflicts of interest. Unlike TPAs who provide triage and generate revenue from claims, Medcor does not earn any revenue from provider networks. Because we do not operate claims-driven clinics or insurance services, we do not gain any benefit from referrals. This independence ensures that our incentives are aligned with clients' goals. This independence also allows us to work cooperatively with all client provider networks.

Telemedicine

Medcor's injury triage service is compatible with all telemedicine providers.

URAC Accredited Call Center

Medcor holds URAC Health Call Center Accreditation. URAC, an independent, nonprofit organization, promotes healthcare quality through its accreditation, education and measurement programs. URAC's benchmarking standards keep pace with the rapid changes in the healthcare system and provide a symbol of excellence for organizations to validate their commitment to quality and accountability.





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