



MIDLANDS
Beyond Coverage™

CATASTROPHIC CLAIMS MANAGEMENT

The effectual management of catastrophically injured workers is a cornerstone of a successful excess workers' compensation program. To achieve the best outcome, we coordinate, facilitate, directly manage products and services designed to achieve the most efficient medical care at the best possible rates. Our goal is not to simply oversee our partners' claims management services, but rather to pro-actively manage the loss. Catastrophic claims involve a multitude of complex medical and legal issues that necessitate expertise beyond a general workers' compensation claims background. In addition, the resources necessary to properly address unique issues associated with catastrophic claims must be brought to bear at the appropriate time. We partner with our clients from the outset which provides the best outcomes for catastrophic claims.

WORLD-CLASS STAFF: Our staff has an average of 25 years' experience managing complex and catastrophic claims. In addition, we employ an Independent Medical Director. Our Medical Director has more than 30 years in critical care medicine and is board certified in Pulmonology and Internal Medicine.

Midlands employs an experienced registered nurse to assist in review of medical care and to address utilization review, medical bill review and pre and post medical bill negotiations.

We employ an attorney to assist us with complex legal questions relating to potential third party recovery.

VENDOR MANAGEMENT: We have thoroughly vetted and selected industry-leading vendors, and when necessary, utilize these vendors to provide the best possible outcomes.

SERVICES: Our service offerings include, but are not limited to:

- Inspection of injured worker at the medical facility providing treatment. An MCAT professional will secure critical medical information from the medical facility, family and colleagues. This information will be relayed to the MCAT team to facilitate

the decision regarding length of stay.

- All medical care authorizations and payments for medical will be facilitated, coordinated and approved by the MCAT team. Midlands will have providers forward bills to Midlands for re-pricing (in network providers) and will send the Explanation of Benefits (EOB's) to Self-Insured or TPA for payment.
- Assess efficacy of outcome once time line has been reached (i.e., projections for cost and time involved) and expected Medical Exposure to Carrier going forward. Report will assess future exposure and will have several iterations before the final assessment of exposure. If the injured worker remains in critical care, an extension of exposure assessment will not be finalized until the injured worker reaches a palliative care phase.
- Complete an extensive report of loss including, thorough analysis of diagnosis and prognosis, assessment of risks, assessment of medical history and pre-existing conditions and their effect and relationship to the work related injury.