

A Review of Metro's Injured On Duty Program

The Study and Formulating Committee

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This material was prepared by Richard Chapman, one of the members of the Study and Formulating Committee of the Metropolitan Government. It was provided to the other members of the Study and Formulating Committee and posted as part of the public record but was not adopted by that Body.

The Metropolitan Government employs approximately thirteen thousand employees that are covered by the general government Injury On Duty (IOD) Program. Metro does not subscribe to, nor participate in Tennessee's workers' compensation system. The IOD program is not subject to workers' compensation regulatory requirements.

Metro's IOD program is fully self-insured.

A Metro IOD case is an illness or injury that is the direct result of an act required of the employee arising out of and in the course and scope of his or her employment. Metro IOD injuries are considered "No Fault". IOD medical bills are paid by a third-party administrator with no co-pays or out-of-pocket expenses for employees.

The Employee Benefit Board ("Board") has jurisdiction over IOD Medical care. The Board has established an IOD committee that offer recommendations to the full Board on whether an injury or illness is medically compensable or not when an appeal is submitted the employee.

The IOD Program incorporates leave pay for those unable to return to work; the level of pay is 100% for two weeks and then is 90% of pay for the remainder of the covered leave. Eligibility for IOD leave pay is determined by the affected employee's department as authorized and governed by the Metro Civil Service Commission. IOD leave pay is paid by Metro.

IOD claimants who cannot return to work are eligible to receive an IOD Pension while disabled until such time that they qualify for a service pension. IOD claims may not be settled by lump sum payment or annuity.

State law specifies a presumption of work-related impairment for fire and police personnel. The following conditions are presumed to have occurred in the line of duty and within the scope of Metro employment:

- Firefighters: heart disease, pulmonary disease, and hypertension
- Police: heart disease and hypertension

Metro ordinance specifies an additional presumption for firefighters, cancer.

Metro has contracted with Alternative Service Concepts (ASC). for third party claims administration, medical network development and management, and related services. In 2019, Davies' Claims Solutions purchased Alternative Service Concepts.

Separately, Metro has contracted with Concentra Health Services to open and operate a dedicated IOD Clinic exclusively for Metro employees. The IOD Clinic provides for the diagnosis, treatment, coordination, and follow-up of injuries and illnesses occurring on the job. The IOD Clinic operates during normal business hours and ASC manages an extended network of occupational health providers that treat IODs during off hours. The IOD Clinic is staffed by 4 full-time equivalents – 1 Physician, 1 Nurse Manager, 1 Medical Assistant and 1 Radiological Technician. The IOD Clinic sees approximately 65% of Metro's IOD population for treatment and follow up.

Employees who experience an accidental injury have authority to seek immediate treatment: the applicable Ordinance states, "Any employee who is injured by accident arising out of and in the course of employment shall be entitled to emergency medical treatment at the nearest medical facility, if necessary." Since the beginning of 2015, for Metro to bear the expense of the treatment of an occupational illness or injury, all non-emergency treatment is to be furnished at the Metro IOD Clinic. If employees require specialist care, they will be offered choices from the IOD Specialty Network, selecting from a panel of preapproved medical providers.

The responsibilities of the IOD Administrator (ACS) include:

- Third party claims administration
- Establishing an occupational health preferred provider network
- Maintaining specialized medical examiner panels
- IOD case management
- IOD medical utilization review
- IOD medical bill review and repricing
- Maintaining an IOD pharmacy benefit management activity
- Providing effective return-to-work coordination with Metro departments

A robust claims submittal and medical recordkeeping system helps support these activities. A claims adjuster at the IOD Clinic provides support to the clinic staff on matters of claims administration. This adjuster also meets with injured employees following their clinic encounter to begin or continue any claims management necessities (e.g. employee selection of referred specialty care from the network of occupational health care providers). Each time the employee is examined this adjuster communicates work restrictions to the employee's supervisor as noted by the medical providers. This is key component of a successful return-to-work activity.

Provider Network

ACS assembles a preferred network of occupational health care providers that includes emergency services available on a 24 hour basis and both inpatient and outpatient services. Network physicians are to practice evidence-based medicine and/or actively incorporate into their practice clinical treatment guidelines that are promoted by their corresponding medical specialties. Participating providers also agree to comply with the utilization review and case management processes that govern the treatment provided to injured or ill employees.

Network providers are requested to transmit a medical summary within 24 hours of an initial encounter that addresses diagnosis, causality, prognosis, treatment recommendations, and work status.

Case Management/Utilization Review

ASC contracts case management with an accredited organization to provide case managers to those employee injuries that meet criteria set by Metro. Utilization review is an opportunity to review a request for medical treatment. The purpose of the

review is to confirm that the plan provides coverage for the medical service and the treatment is necessary given the patient's diagnosis. Prospective UR is expected for all non-emergency inpatient treatment through pre-certification of the admission. Concurrent UR is applied in areas of physical medicine, particularly with respect to historically high frequency of treatment providers like physical therapy and chiropractic. UR is expected to use industry standard evidence-based medical treatment guidelines to ensure that actual treatment procedures are appropriate. Diagnoses are verified, and the prescribed treatment validated as usual and customary for the specific diagnosis.

IOD Medical Bill Review and Repricing

The claims administrator has negotiated discounts with preferred network providers. If the employee selects an out-of-network provider the allowable amount can not exceed those set by the Tennessee Workers' Compensation fee schedule. For each bill the claims reviewer verifies the treatment against the diagnosis and confers with UR as necessary to examine the necessity of the treatment being provided.

IOD Pharmacy Benefit Management ("PBM")

ASC has negotiated discounts for commonly prescribed IOD related medications. Employees are given a first fill form at the IOD Clinic to ensure that Rx are dispensed at no charge to the injured worker. A prescription card, specific to the date of injury, is then issued and mailed to the injured worker. When the claim closes, the prescription card is disabled. Metro does not allow prescriptions to be dispensed from the IOD Clinic.

Return-to-Work coordination with Metro departments

The adjusters secure work restrictions for injured/ill employees at every medical provider encounter, collaborate with medical case managers and inform employee's supervisors and/or departmental safety coordinators. The goal of Metro's return to work program is to return employees to their pre-injury jobs as soon as medically feasible and safe for all. Restricted duty is available in most Metro departments and restrictions are accommodated as often as possible.

IOD Clinic - Concentra

Since January 1, 2015, in non-emergency situations, only specialized medical treatment that is not available at the IOD medical clinic are required to be furnished to an injured employee through the IOD medical treatment network. In 2014, Metro contracted with Concentra Health Services to operate the Metro IOD Clinic exclusively for Metro employees for the treatment, medical management and follow-up of injuries and illnesses occurring on the job.

Concentra provides the following IOD clinical services:

1. Treatment of occupational injuries and illnesses
2. Care coordination of occupational injuries and illnesses
3. Wellness programming in support of clinic promotion and employee awareness efforts
4. Educational and informational support for on-going Metro health and safety initiatives

Appointment scheduling is managed by the IOD Clinic staff. The contractor also manages the inventory for medical and office supplies at Metro's IOD Clinic. To comply with Metro's Drug-Free Workplace policy, Metro has a contract with another vendor to perform substance abuse testing when necessary. The Metro IOD Clinic serves as one of the specimen collection sites available to employees who are asked to undergo a screening.

Concentra provides monthly and quarterly stewardship reports. These reports are reviewed with Metro Human Resources and used to collaborate on strategies to better provide services to employees.

Fee Structures

ASC -plan administrator

- A management fee
- An intake fee
- Claims processing fees
- Case management/UR fees
- Medical review fees
- Claims expenses

Concentra – IOD Clinic

- Staffing cost
- Technology fee
- Lab fees
- Medical and office supplies
- Medical waste fee

IOD Program Information

IOD Claim Data	2018	2019	2020
Accident/Illness Reports	2010	2123	1986
Report Only	725	796	599
Claims	1285	1327	1387
Accepted	1180 (92%)	1224 (92%)	1224 (92%)
Denied	105	103	112

IOD Clinic Encounter Data	2018	2019	2020
Initial Treatment at Clinic	1081 (92%)	1058 (86%)	811 (63%)
Total IOD clinic sessions	4083	2951	2325
Total Drug and Alcohol sessions	3008	3147	2215

IOD Lost Time Pay

2013	\$2,555,955
2014	\$2,124,777
2015	\$1,055,507
2016	\$1,276,907
2017	\$1,276,907
2018	\$1,663,859
2019	\$1,478,140
2020	\$2,626,160

Long term Results

The strategies implemented over the last several years including the introduction of the Metro IOD clinic, implementation of a medical panel review for presumptive cases, along with strong partnerships with competent contractors using strong occupational medicine best practices, has led to not only significant cost savings, but also strong employee satisfaction.

According to the Human Resources staff since 2013:

- Metro's IOD medical care cost has decreased with 2019's cost down 49.27% over 2013.
- Metro's IOD loss time payroll cost has decreased with 2019's cost down 42.17% over 2013, allowing Metro to reduce the cost for employees time away from work when injured.
- Metro's IOD lost time hours have decreased with 2019's cost down 37.38% over 2013, allowing employees to be back at work sooner, which is good for the employee, department, and citizens.
- It is also worth noting that this collection of strategies and effective management and care have also led to one of the lowest rates of employees who need to seek a disability pension for long term, disabling job related injuries.

Satisfaction with IOD Clinic Services – based upon patient survey data

The patient's likelihood of recommending the IOD clinic to another person:

	2018	2019	2020
Q1	95.0%	100%	100%
Q2	97.2%	97.6%	100%
Q3	99.6%	99.3%	100%
Q4	96.8%	99.2%	

The patient's satisfaction level with his/her visit to the IOD clinic:

	2018	2019	2020
Q1	96.5%	100%	100%
Q2	96.7%	97.3%	100%
Q3	100 %	98.9%	100%
Q4	97.6%	99.8%	

The percentage of patients reporting they were informed of a wait time upon check-in at the onsite center:

	2018	2019	2020
Q1	96.2%	100%	95.7%
Q2	100%	100%	97.4%
Q3	96.0%	100%	100%
Q4	94.0%	100%	

The patient's satisfaction level with his/her expected wait times and includes responses of better than expected and acceptable:

	2018	2019	2020
Q1	96.2%	100%	100%
Q2	94.4%	97.3%	100%
Q3	96.0%	100%	100%
Q4	94.0%	96.1%	

