

❖ Bill Review & Subrogation

VMLIP also provides medical bill review and subrogation services. Medical bill review services with partners Corvel and Fairpay to ensure cost effective treatment for injured employees. Subrogation services ensure responsible third parties meet their obligations, annually collecting in excess of \$1 million on behalf of membership.

❖ Training & Sample Materials

VMLIP members with WC coverage have access to monthly webinars on a variety of subjects including: claims administration and reporting, nurse triage services, return to work programs, and more. Additionally members receive access to WC sample policies and training materials. Titles include: *Employer's Guide to Workers' Compensation*, *Sample Workers' Compensation Policy Manual*, *Paying Full Salary in Lieu of Workers' Compensation*, *Moonlighting* and more.

To find out more about VMLIP's services, visit: www.vmlins.org or call (800) 963-6800



Workers' Compensation Claims Services



❖ Claims Services

VML Insurance Programs (VMLIP) offers comprehensive workers' compensation (WC) services to ensure injured employees receive high quality medical care. Additionally, VMLIP works to ensure that member employers are kept apprised of the claim, that return to work opportunities are identified, and that communication between employees, employers and medical providers are effective.

❖ Panel of Physicians

Virginia law allows employers to select a panel of physicians for use by injured employees, providing employers an opportunity to ensure their employees receive high quality medical care at a reasonable cost.

VMLIP provides members with a sample panel of physicians and maintains panels so they remain valid.

VMLIP coverage advantage – VMLIP also pays for the initial treatment for any injured employee that sees a panel medical provider when the employer reports the claim within 24 hours - even if the claim for benefits is later denied. This prevents an injured employee from having out of pocket costs due to a health insurer denying a claim because the employee treated out of network.

❖ Nurse Triage

VMLIP offers nurse triage and reporting services for members 24 hours a day, seven days a week, 365 days a year. Immediately following a work related incident, injured employees may call a toll-free number and speak to a registered nurse (RN) to determine the best course of action – whether its selfcare or a referral to a panel physician.

Nurse triage services have been successful in providing medical assistance to injured employees, reducing the time that employees are out of the workplace, and significantly reducing workers' compensation costs.

❖ First-Fill Prescription Program

Through the nurse triage program the RN on-call will also collect reporting information and submit it as appropriate on the members' behalf. Through this program supervisors save time submitting paperwork and saving time in reporting claims.

❖ First-Fill Prescription Program

VMLIP employs full-time RN's who serve as patient advocates. These certified case managers specialize in occupational injuries and assist coordinating return to work efforts and creating return to work programs.

Employees that suffer serious injuries are assigned a patient advocate that works to ensure effective communication between the employee, physician, and employer.

❖ Pharmacy Management

A rapidly growing cost driver in WC is prescription drug costs. VMLIP's members receive access to a pharmacy management program designed to help injured employees get the medication they need while controlling prescription drug costs.

Through Modern Medical, VMLIP provides access to the largest WC specific pharmacy network in the industry with more than 1,500 pharmacies in Virginia alone. The program also provides online drug utilization review to prevent excessive dosages, early refills, drug-to-drug interaction, therapeutic overlap, insufficient dosages, and more.

VMLIP coverage advantage – VMLIP offers a “first-fill” program providing payment for the first prescription(s) needed by an injured employee, enabling them to immediately enroll in the pharmacy management program and ensuring that they face no out-of-pocket expenses, even if a claim is later found not to be compensable. The injured employee is provided with a First-Fill Prescription card. Employers must pre-fill the card with their VMLIP member number and name, and the injured employee's name and social security number (SSN) before distribution.

