

❖ VMLIP Coverage Advantage

Additionally, VMLIP offers the following coverage advantages:

- Access to programs designed to address growing opioid dependence;
- Experienced and long-tenured claims staff specializing in local government claims handling and adhering to claims handling best practices;
- Medical cost containment services including bill review and pharmaceutical, diagnostic, durable medical equipment and physical therapy savings totaling more than \$5 million each year; and more.

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



Workers' Compensation Claims Services



www.vmlins.org | 800-963-6800

❖ 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.

❖ CompCare On-Call

Through CompCare On-Call, injured employees are provided with the services of a registered nurse (RN) immediately following a work incident to assist them in their treatment decisions. CompCare On-Call not only assists the injured employee – but also helps reduce the time employees are out of the workplace and significantly reduces workers' compensation costs.

❖ First-Fill Prescription Program

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.

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

❖ Return-To-Work Programs

VMLIP's patient advocates provide assistance to employers wishing to create or implement a Return-To-Work program. Most physicians agree that a transition back to pre-injury work can be aided through modified duty. Modified duty can only be offered once the treating physician feels it is safe for the employee and provides information on the injured employee's capabilities.

❖ Subrogation

VMLIP has a full-time dedicated recovery specialist on staff who recovers more than \$1 million in losses annually through subrogation on behalf of our membership. Subrogation is the process of receiving compensation for a loss incurred due to the actions of a third party by ensuring responsible third parties meet their obligations.

❖ Training & Sample Materials

VMLIP members with WC coverage have access to webinars and training 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.

❖ Bill Review

VMLIP provides medical bill review to ensure cost effective treatment for insured workers.

