

2023

Workers' Comp Industry Insights Survey Report



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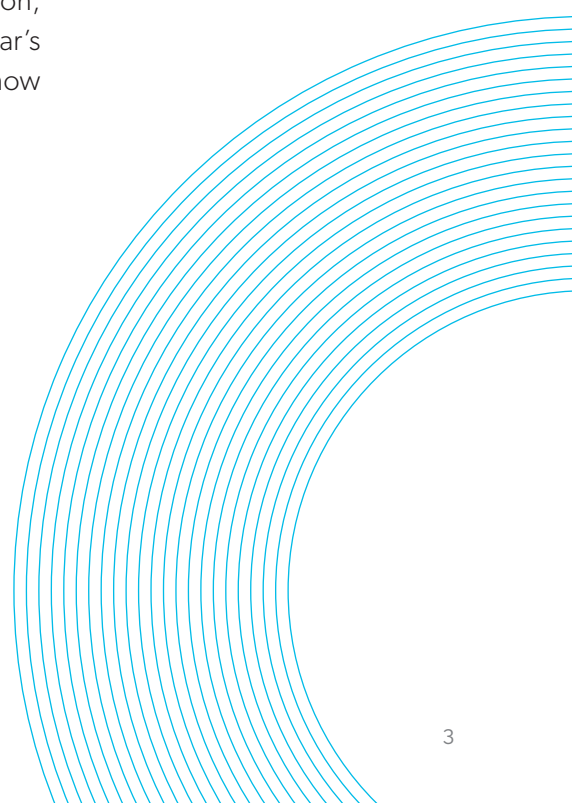
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Introduction



The fifth annual Workers' Comp Industry Insights Survey was conducted in collaboration with Risk & Insurance® magazine, in person at the National Comp conference and online through mid-November. This survey continues to reveal important insights about the challenges, successes, innovations, and evolving needs in workers' comp medical care. In 2022, aftershocks from the COVID-19 pandemic were most strongly felt through price inflation, labor shortages, and mental/behavioral health crises. This year's survey explores the impact of these – and other – issues and how workers' comp organizations are managing them.

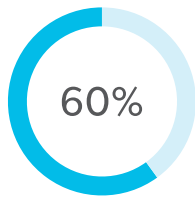




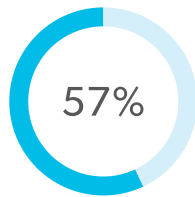
Major Findings

1.

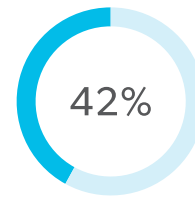
Strong Focus on Healthcare Industry Dynamics



want to increase use of network providers



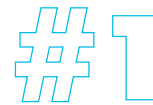
concerned about medical price inflation



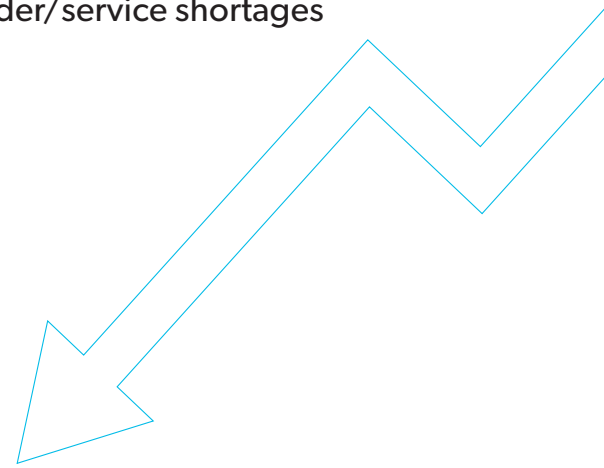
say inability to see/control medical prices a claim complexity concern

Providing and paying for injured worker medical care is a top concern, not only for clinicians and medical program managers, but for executive and claims leaders. The top two industry challenges cited by survey participants in this year’s survey were healthcare provider/service shortages and medical price inflation. This is a striking difference from last year when the changing workforce, employee retention and recruitment, and operational efficiencies dominated industry concerns and priorities. But the pandemic greatly accelerated an already looming shortage of physicians, nurses, and other healthcare workers, while lingering supply chain shortages and rising wages put pressure on prices. The unfortunate combination is causing both access to care issues and higher costs for some medical services and products.

The number three challenge – increasingly complex claims – exacerbates concern over healthcare service shortages and costs because mental health conditions and comorbidities are top contributors to claim complexity. So, the top three challenges are likely so close in terms of percentage because they are so closely related as a matter of practical fact.



industry challenge = healthcare provider/service shortages



A near-even split between the top 3 challenges indicates closely related, rather than conflicted, concerns.



Major Findings



Strong Focus on Healthcare Industry Dynamics

Top 5 Industry Challenges

Healthcare Provider/ Service Shortages

58%

Medical price inflation

58%

Increasingly complex claims

56%

Workers' comp litigation

55%

New workplace safety challenges

(communicable disease, remote work, marijuana, violence)

53%



The medical drives everything, the medical control drives the whole claim at the end of the day.

Risk Manager | Employer



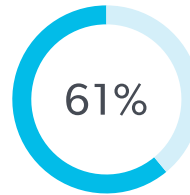
Major Findings

2.

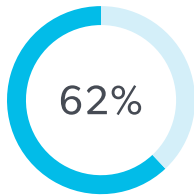
Comorbidities a Chronic Condition for Workers' Comp

#1

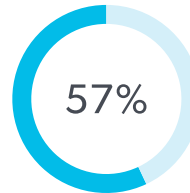
medical program priority is managing comorbidities



61% say comorbidities a claim complexity concern



62% cite mental health conditions as most concerning claim complexity



57% say comorbidities is barrier to recovery

An aging workforce, chronic conditions, such as diabetes, obesity, and hypertension, and rising rates of mental health conditions, including depression and anxiety, are some of the reasons that managing comorbidities continues to be a growing priority for workers' comp healthcare. Unfortunately, these are problems not easily solved. Chronic conditions are increasingly common among the general population and good health outcomes for injured workers require treating the whole patient. Identifying at-risk patients early on to ensure appropriate treatment is key to managing comorbidities and keeping injured workers on a path to recovery.

71%

cite comorbidity management as medical program priority, an increase of 25% over last year's survey.





Major Findings

2.

Comorbidities a Chronic Condition for Workers' Comp

Medical Program Management Priorities

Manage patient chronic conditions/comorbidities

71%

Solutions to support front-line claims decisions

67%

Clinical outreach/intervention programs

53%

Increase use of in-network providers

60%

Implement mental/behavioral health programs

52%

Enhance claims process automation capabilities

58%

Pharmacy strategies to optimize care and identify/limit concerning prescribing behaviors

48%

Identify and manage social determinants of health
(substance abuse, language barriers, social isolation)

56%

Vetting promising new treatment modalities/technologies

36%



And while we don't own the comorbidity, the comorbidity is going to own us unless we deal with it.

Executive Leader | Insurance Carrier



Major Findings

3.

Industry Banks on Technology

The healthcare worker shortage may be the industry's most pressing challenge in the coming year, but a shortage of qualified insurance industry professionals is also a concern for roughly 50% of survey participants. As with healthcare, the insurance industry was already contending with a labor shortage, which was exacerbated by the pandemic and "Great Resignation." In response, workers' comp leaders have made technological initiatives a priority. Claims process automation, virtual and mobile technologies, system integration and data sharing, and analytics are some of the solutions that organizations are turning to improve operational efficiency and enhance services. This includes a stronger emphasis on technical solutions in medical care management where clinical decision support, information sharing between payers and providers, and the use of analytics to identify opportunities for clinical intervention have grown in importance.

#1

beneficial initiative for workers' comp organizations in 2022 was claims process automation



If we had more automation, we would be able to spend more time evaluating our claims. Adjustors have high volume, so they become more processors than analytical thinkers.

Claims Leader | Insurance Carrier

67%

want better solutions to support front-line claims staff



Major Findings

3.

Industry Banks on Technology

Technologies Increasing in Importance

Technology

2022

2023

Claims process automation

48%

68%

Telemedicine

47%

59%

Interoperability/data sharing

33%

49%

Predictive/prescriptive analytics

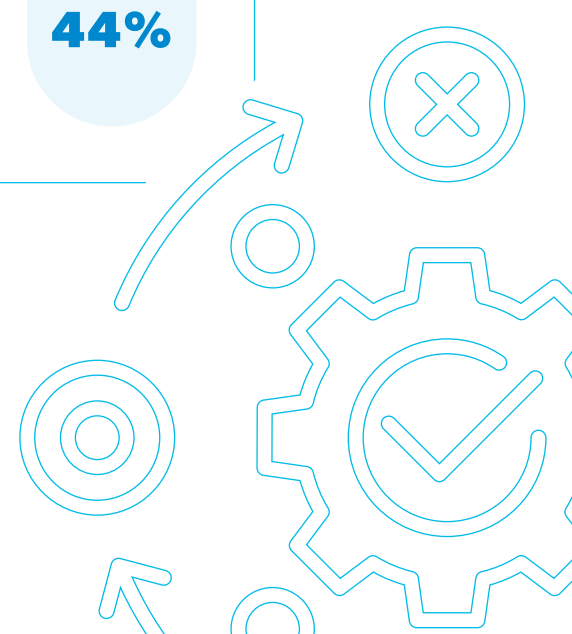
31%

45%

Mobile technologies

33%

44%



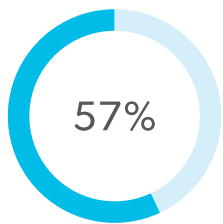


Major Findings

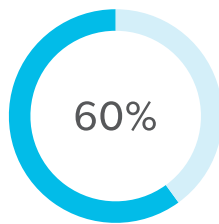
4.

Diverse Pharmacy Management Concerns

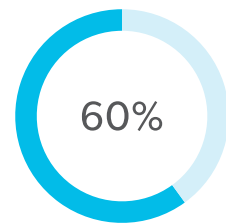
Pharmacy strategies to optimize care is a priority for:



of insurance carriers



of claims leaders



of medical program managers

Medical-related concerns were top of mind this year and several of them – price inflation, comorbidities, and increasing claim complexity – are linked to pharmacy management strategies. Private label topicals (PLTs), specialty drugs, and physician dispensing are growing contributors to pharmacy costs. Comorbidities, including mental health conditions, are now common factors that must be considered when treating injured worker patients, and often contribute to claim complexity. These are likely some of the reasons that pharmacy strategies to optimize care and limit concerning prescribing behaviors was a priority for 48% of respondents overall, 57% of insurance carriers, and 60% of both claims leaders and medical program managers.

In addition, 60% of survey participants – and 67% of medical program managers – said that increasing use of in-network providers is a priority. In post-survey follow up interviews, participants

reported the highest incidence of out-of-network activity was within their pharmacy networks, which would also contribute to higher pharmacy/medical program costs.

Unlike in years past when the industry was contending with the ubiquitous use of opioids, pharmacy program priorities have shifted to more subtle and diverse concerns, which will require vigilant and multi-pronged management strategies to ensure patient safety and avoid unnecessary costs.



An injured worker with comorbidities might be taking other medications that are going to conflict with some of the provider’s recommendations... these are potential complications.

Executive Leader | Employer



Major Findings

4

Diverse Pharmacy Management Concerns

Top 5 Medical Program Priorities

Insurance Carriers and Key Roles

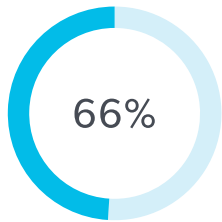
	Insurance Carriers	Claims Leaders	Medical Program Managers	Claims Professionals
1.	Solutions to support front-line claims	Manage patient chronic conditions/ comorbidities	Increase use of in-network providers	Manage patient chronic conditions
2.	Enhance claims process automation capabilities	Increase use of in-network providers	Manage patient chronic conditions/ comorbidities	Solutions to support front-line claims decisions
3.	Manage patient chronic conditions/ comorbidities	Enhance claims process automation capabilities	Clinical outreach/ intervention programs	Increase use of in-network providers
4.	Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors	Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors	Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors	Pharmacy strategies to optimize care and identify/ limit concerning prescribing behaviors
5.	Increase use of in-network providers	Identify and manage social determinants of health (substance abuse, language barriers, social isolation)	Enhance claims process automation capabilities	Enhance claims process automation capabilities



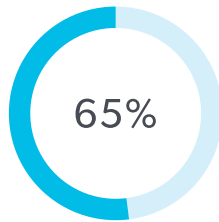
Major Findings

5.

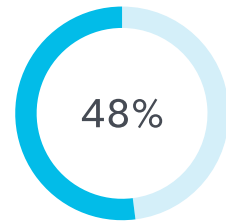
Improving Injured Worker Patient Experience a Growing Priority



of claims professionals struggle to obtain info from injured workers

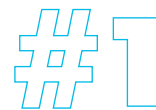


say most valuable use of analytics and AI is to personalize the injured worker experience



had success improving injured worker experience in 2022

For the past three years, survey participants have identified the injured worker's unfamiliarity with the workers' comp system as the #1 barrier to recovery. And each year the percentage of respondents who agree this is the case has increased, growing from 50% in 2020 to 66% in 2022. As awareness of the difficulties faced by injured workers grows, so too does the desire to improve their experience. The easier it is for injured workers to receive appropriate and effective treatment, the more likely it is that they will recover and return to work in a timely manner. Unsurprisingly, industry stakeholders are betting on technology to facilitate a smoother journey for injured workers through the complex environment of workers' compensation healthcare.



barrier to recover for 3 straight years is injured worker unfamiliarity with workers' comp system



Major Findings

5.

Improving Injured Worker Patient Experience a Growing Priority

Most Valuable Uses of AI and Analytics

Personalize the injured worker experience

65%

Identify potential fraud, waste, and abuse

59%

Identify, segment, and manage high-risk patient populations

50%

Identify high litigation risk claims

55%

Automate referral and authorization activity

49%

Inform and guide clinical decision support for claims professionals

54%

Vendor/provider performance benchmarking and management

48%



You know the last thing an injured employee wants is a one size fits all phone call with a script or a form letter. The fact pattern can be identical for the injury, but the individual themselves can be much different.

Executive Leader | Employer

Survey Results

Contributors

The 2023 Workers' Comp Industry Insights Survey is a collaborative effort between Risk & Insurance® Magazine and Healthsystems. Uttam Kokil, PhD, User Researcher at Healthsystems served as principal researcher and analyst.

Methodology

The 2023 Workers' Comp Industry Insights Survey was launched on site at the National Comp Conference, October 19-21, 2022, where we surveyed and interviewed conference attendees in person. Online survey participation continued through November 11, 2022, followed by telephone interviews in December of 2022.

Participant Demographics: Then and Now

Participant
Totals

2019
512

2020
669












2021
602

2022
498

2023
503

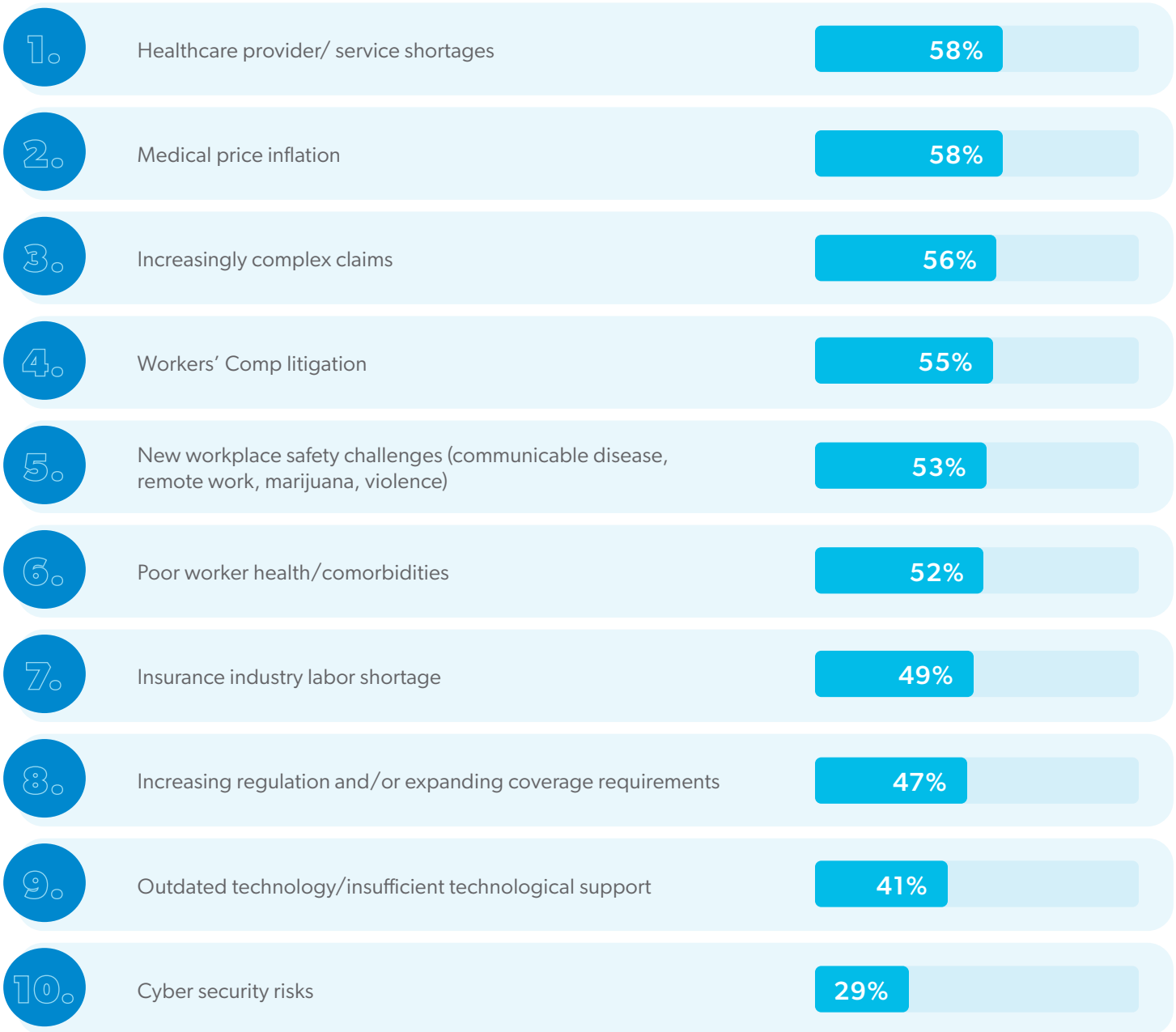
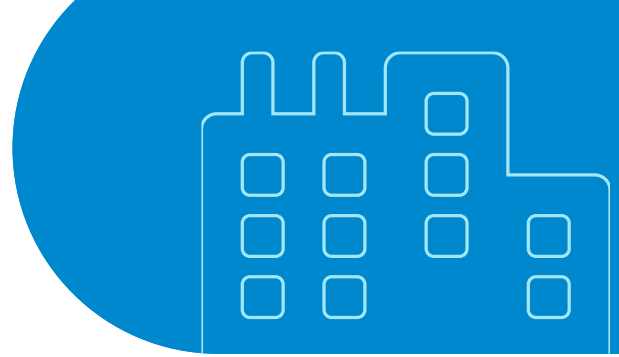
Organization Type	Percentage 2021/22	Percentage 2022/23	Change
Employer	23%	23%	
State/Government Agency	8%	5%	-3%
Insurance Carrier	15%	21%	6%
Healthcare Provider	9%	11%	2%
Third Party Administrator	6%	5%	-1%
Brokerage	10%	6%	-4%
Managed Care Organization	3%	4%	1%
Consultancy	5%	6%	1%
Law Firm	4%	3%	-1%
Other	17%	16%	-1%

Participant Demographics: Then and Now

Professional Role	Percentage 2021/22	Percentage 2022/23	Change
Executive Leadership	28%	25%	 -3%
Claims Leadership	10%	14%	 4%
Risk Management	15%	15%	
Broker/Agent	10%	6%	 -4%
Clinical Case Management	5%	8%	 3%
Claims Professional/Adjuster	5%	7%	 2%
Medical Program Management	4%	3%	 -1%
Legal/Regulatory	4%	3%	 -1%
Healthcare Provider	3%	3%	
Procurement	1%	0%	 -1%
Other	15%	16%	 1%

Industry Challenges

What challenges facing the workers' comp industry most concern you today?



Participant Perspective

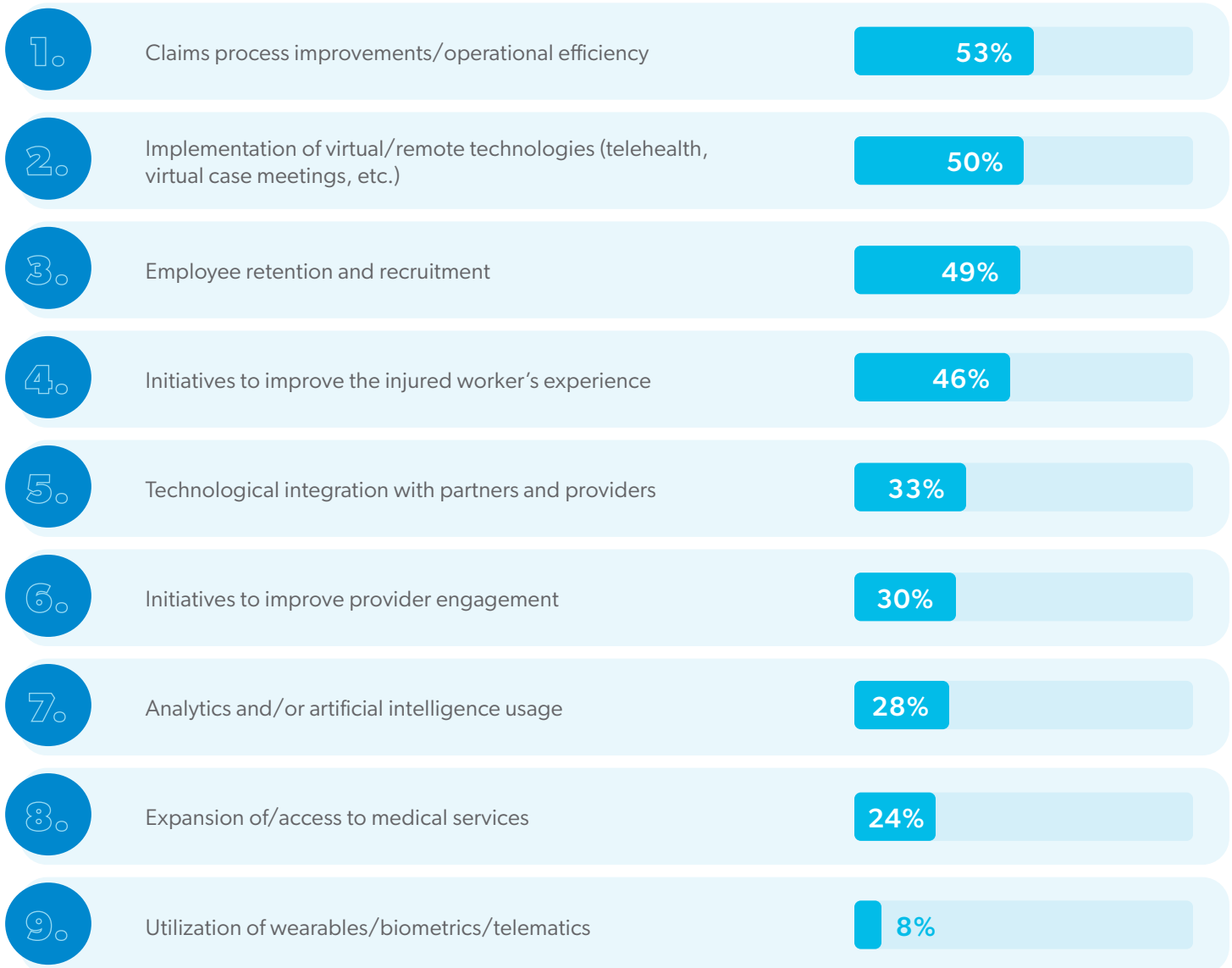
Healthcare provider shortages was a close second top challenge for executive leaders who ranked medical price inflation as their biggest concern.

Healthe Insight

The top 3 challenges are closely related and reflect the circular challenges of strong demand, short supply, and high costs.

Beneficial Programs

What programs implemented by your organization over the past 2-3 years have been most beneficial?



Participant Perspective

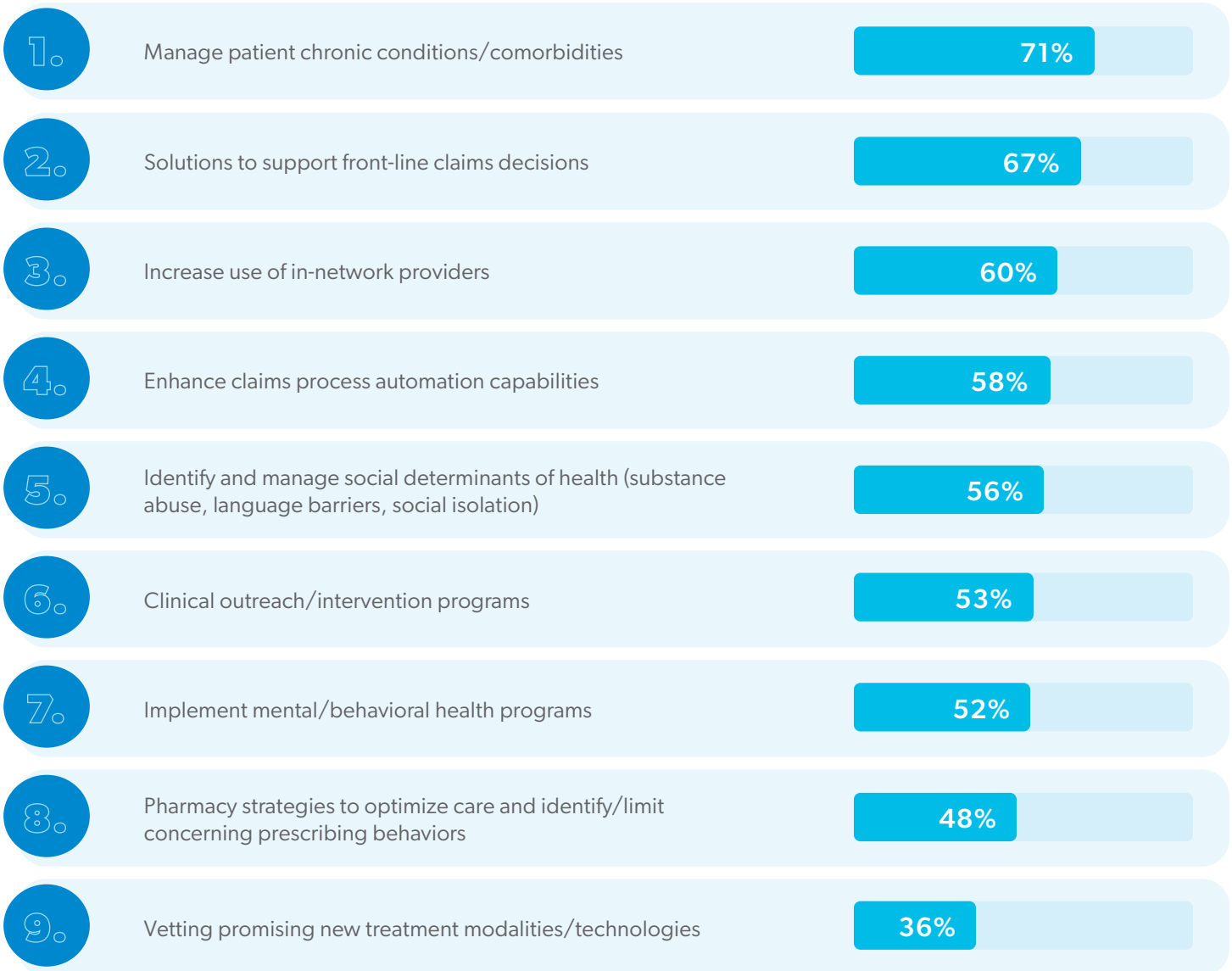
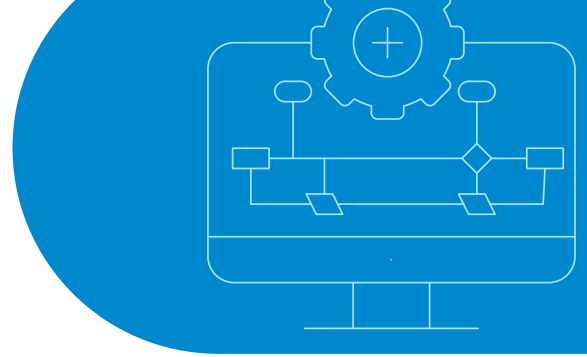
Claims process improvement and efficiency reaped big benefits for most organizations, but initiatives to improve the injured worker experience was the most beneficial program for state and government agencies.

Health Insight

Top priorities from 2021 appear to have been realized as beneficial programs in 2022. In last year's survey, operational efficiency was the #2 industry priority and claims process automation was the #1 technology.

Medical Program Priorities

What are the top priorities for your workers' comp medical management program?



Participant Perspective

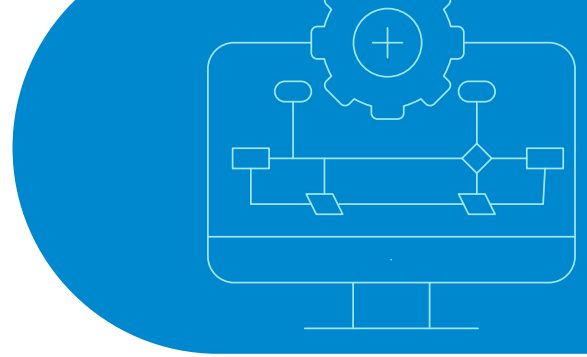
Solutions to support front-line claims decision was the top priority for insurance carriers.

Health Insight

Out of network activity is most prevalent in pharmacy programs according to survey follow up interviews.

Medical Program Priorities

Please rank the top priorities for your workers' comp medical management program with #1 being the most important.



1. Solutions to support front-line claims decisions
2. Manage patient chronic conditions/comorbidities
3. Enhance claims process automation capabilities
4. Increase use of in-network providers
5. Identify and manage social determinants of health (substance abuse, language barriers, social isolation)
6. Clinical outreach/intervention programs
7. Implement mental/behavioral health programs
8. Pharmacy strategies to optimize care and identify/limit concerning prescribing behaviors
9. Vetting promising new treatment modalities/technologies



Participant Perspective

Clinical managers and healthcare providers ranked managing comorbidities ahead of solutions to support claims decisions.

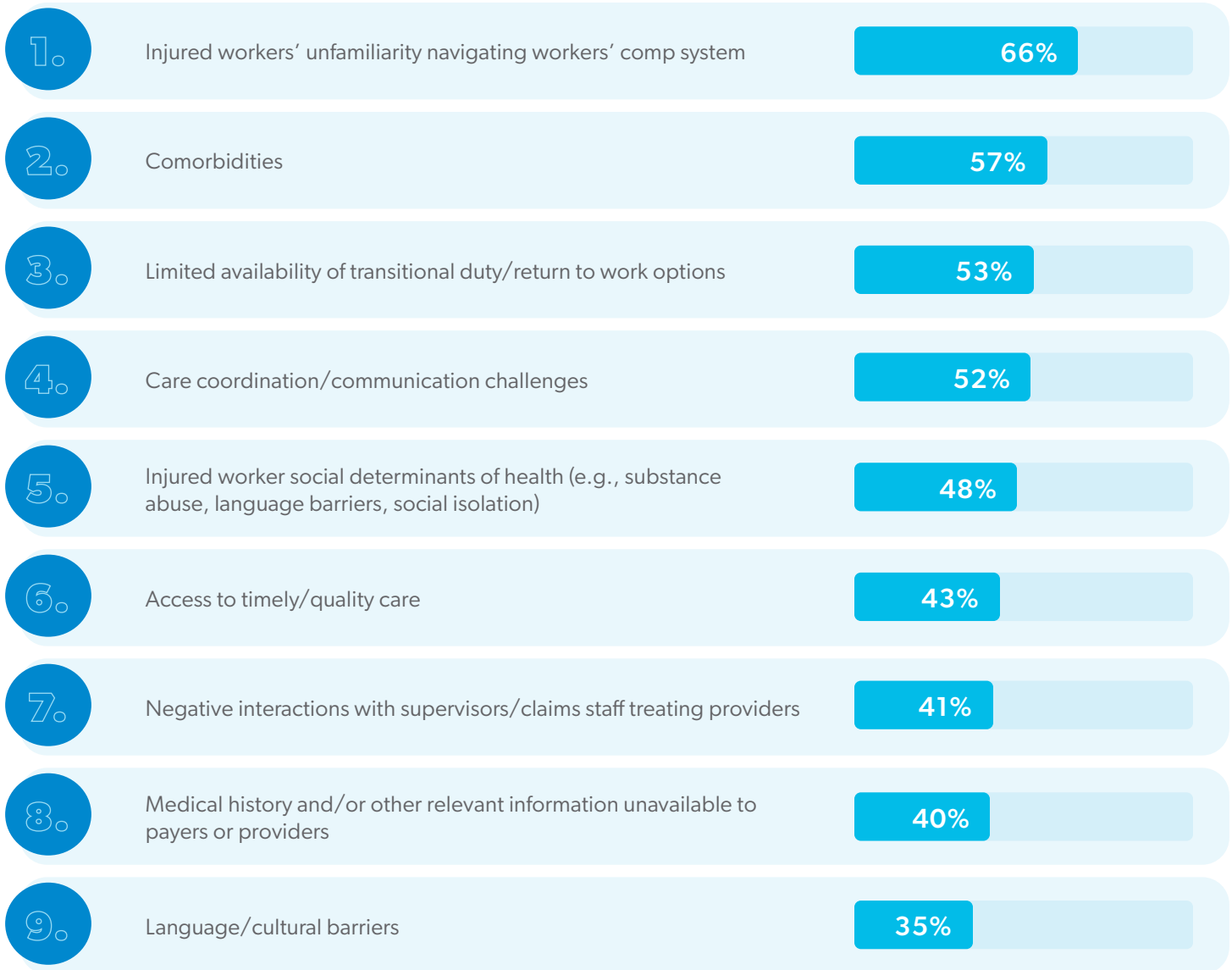
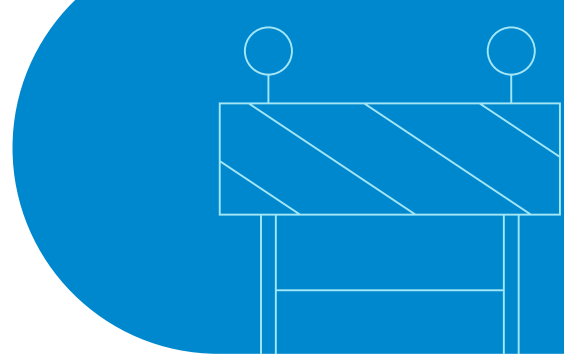


Healthe Insight

When ranked in order, medical program priorities change slightly, reflecting the difference between priorities in general and the order in which they might be tackled.

Recovery Barriers

What do you feel are the biggest barriers to injured worker recovery?



Participant Perspective

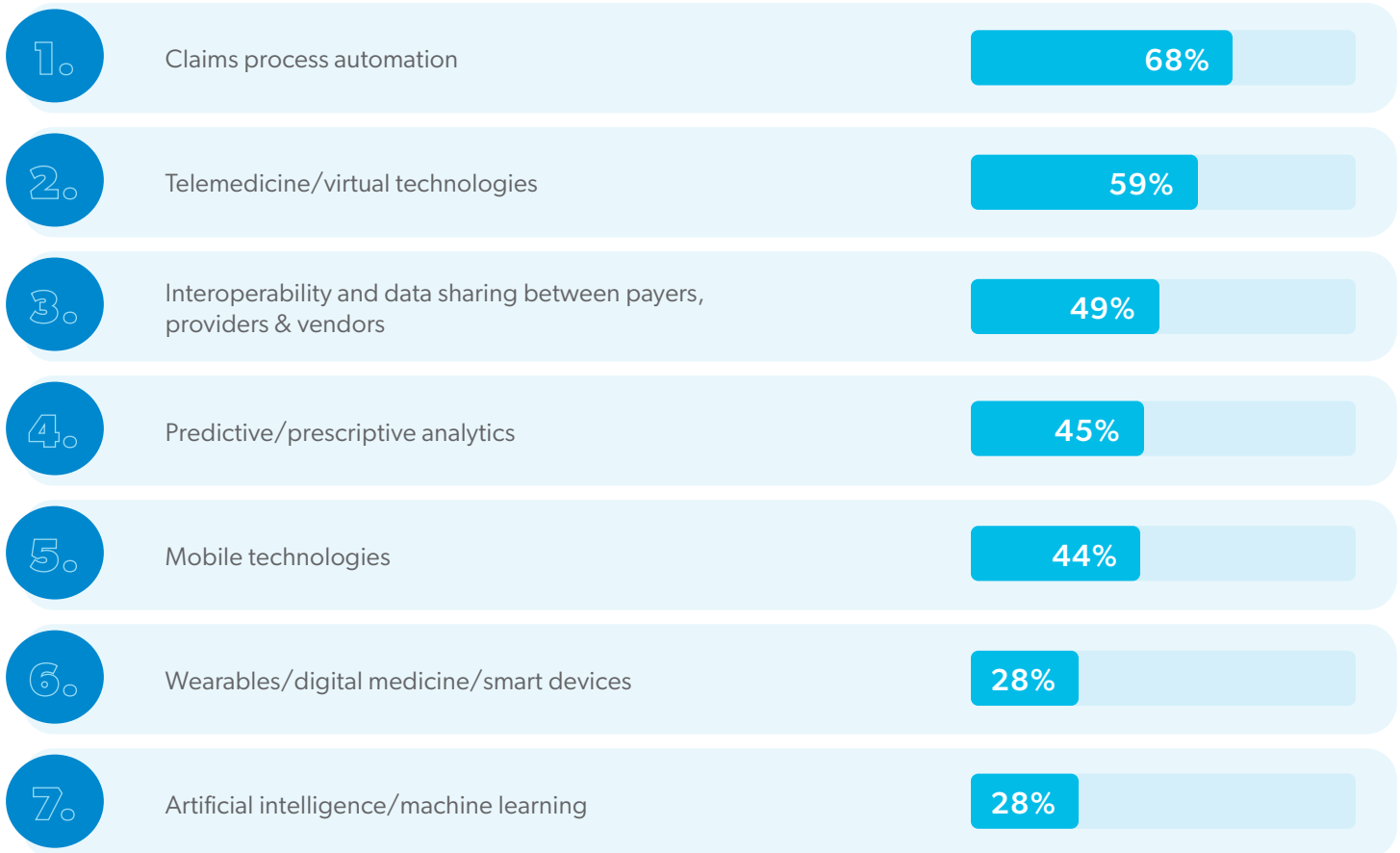
Claims leaders differed in selecting comorbidities as the top barrier to recovery.

Healthe Insight

The percentage of survey participants who say that injured workers' unfamiliarity with the workers' comp systems is top barrier has increased steadily for 3 years.

Technology

Which technological advances will be most important to your workers' comp medical management program in the next 3-5 years?



Participant Perspective

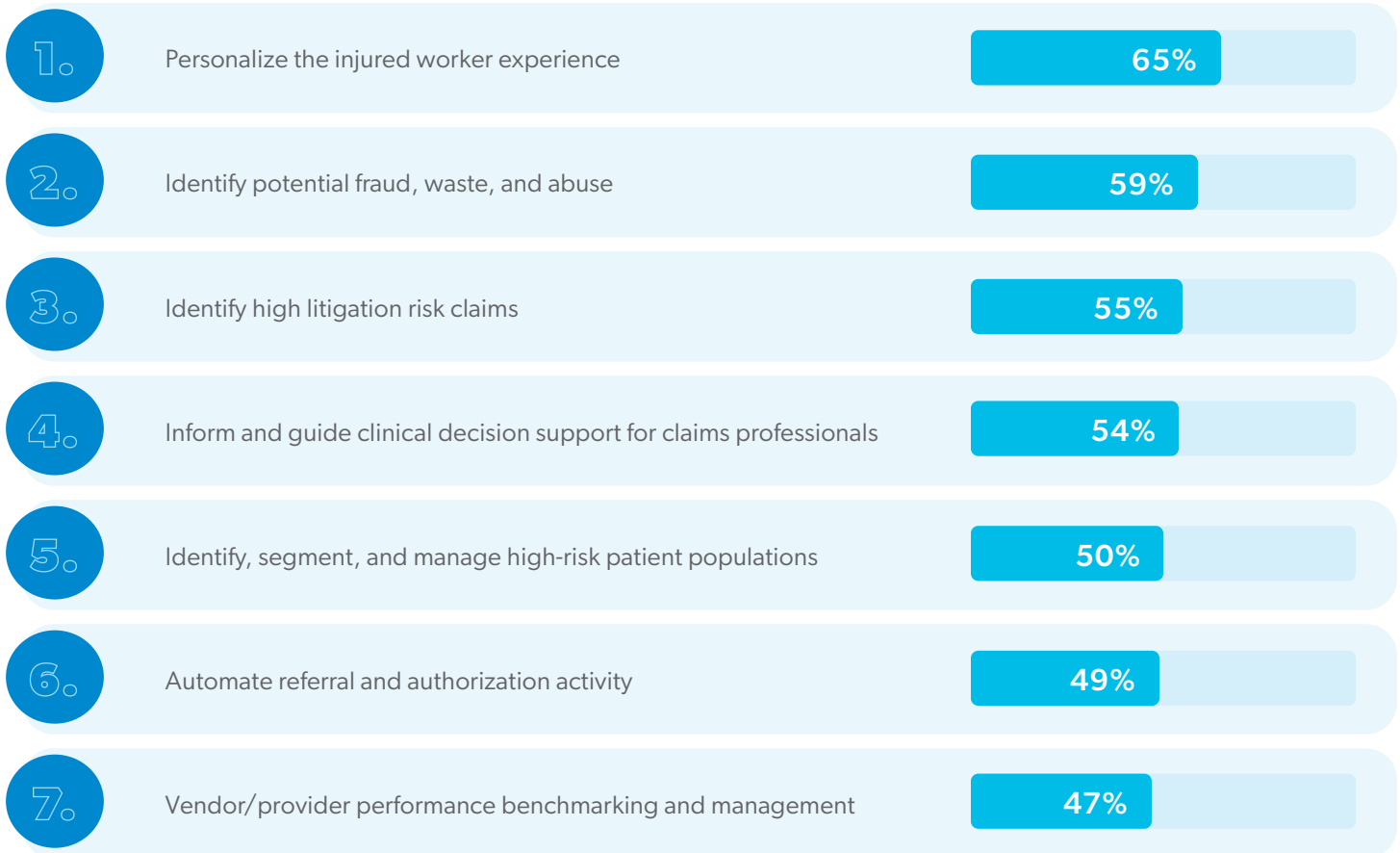
Among healthcare providers, claims process automation and telemedicine/virtual technologies were tied for the #1 spot.

Healthe Insight

Participants who selected interoperability and data sharing increased by 16% over last year, possibly reflecting a growing movement toward system integration.

Analytics

Which applications of enhanced data analytics and artificial intelligence would be most valuable to your organization?



Participant Perspective

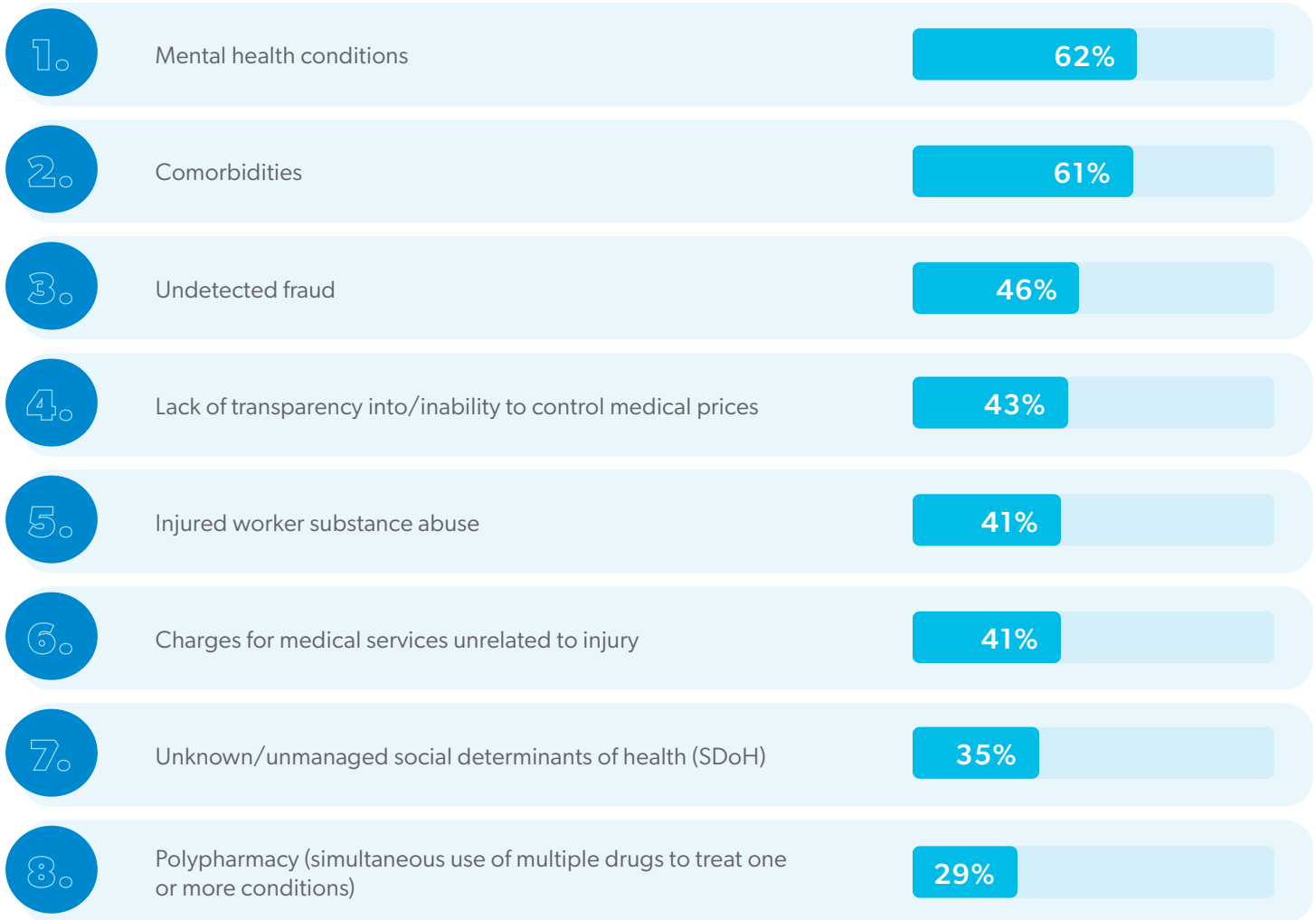
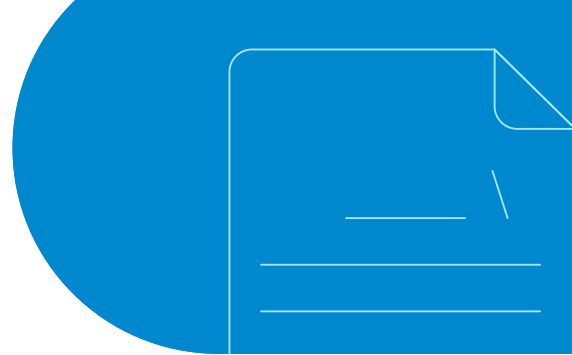
Personalizing the injured worker experience was a clear #1 for employers, but insurance carriers selected inform and guide clinical decisions as the most valuable data application.

Health Insight

94% of workers reported mobile as their most-used device and 88% use smart phones daily, according to a separate Healthsystems' study.

Claim Complexity

Which types of claim complexity most concern you?



Participant Perspective

Mental health conditions were a smaller concern for employers, who ranked it #3.

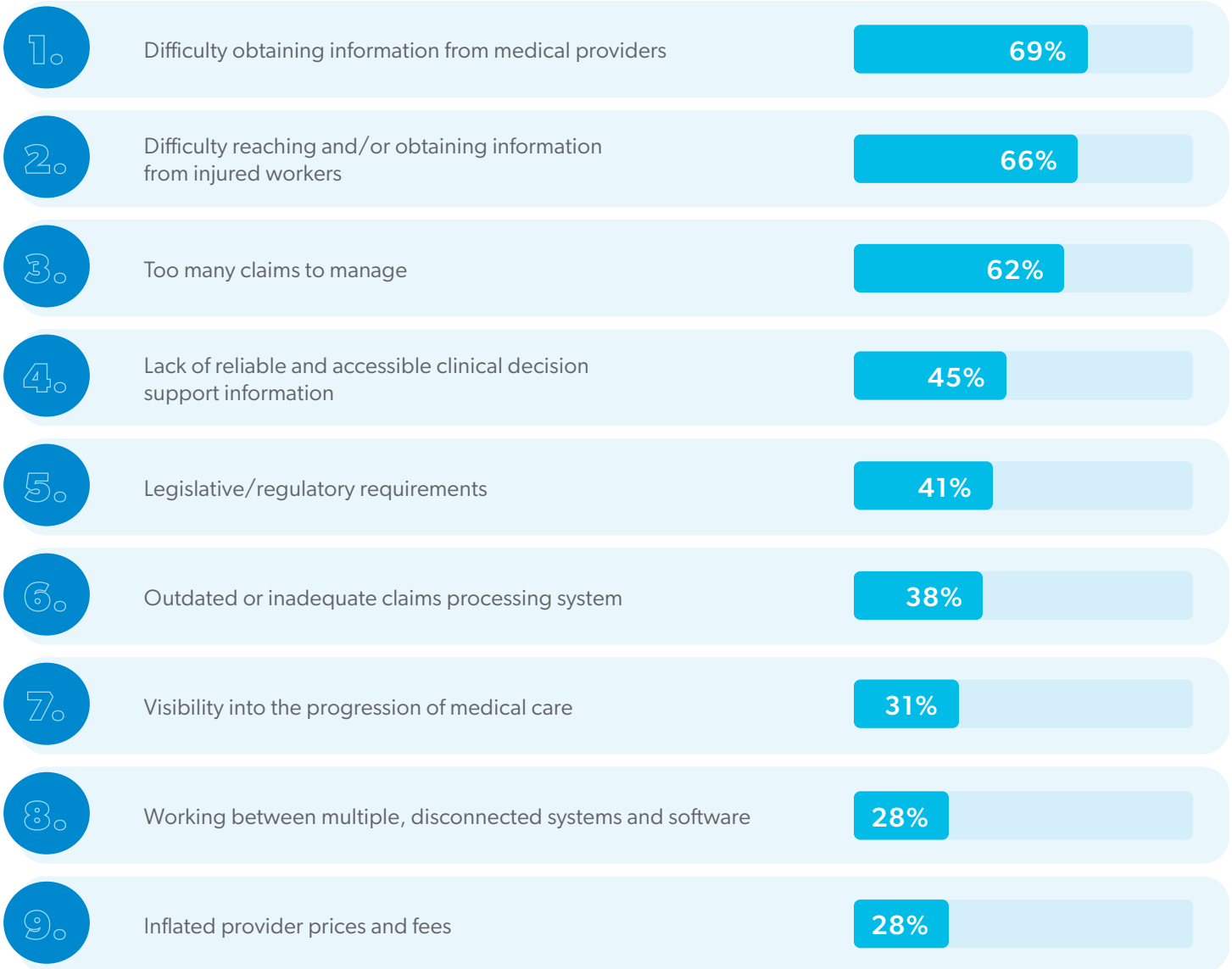
Health Insight

The portion of participants who cited mental health conditions as a claim complexity concern increased by 11% over 2021 and those citing comorbidities increased by 15%.

Claims Professional Perspective



What obstacles do you face when facilitating care for injured workers?



Participant Perspective

62% of claims professionals reported having too many claims to manage, as opposed to 42% last year.

Healthe Insight

23% of claims professionals from employer organizations had difficulty obtaining information from medical providers, compared with 19% from TPAs and 15% from insurance carriers.

Success Begins and Ends with the Injured Worker

The top three industry challenges from this year's survey – medical provider/service shortages, medical price inflation, and increasingly complex claims – were separated by less than two percentage points. This is the smallest margin between top challenges we have ever seen and a marked departure from last year's survey when changing workforce/workplace, was the dominant choice selected by 71% of participants.

The nearly even distribution reflects the close connections between the three top challenges. Healthcare professionals of all kinds are in high demand, which drives higher wages and contributes to rising service costs. Prices are also under pressure from supply chain disruptions and labor shortages in other economic sectors, such as transportation. Access to a wide variety of medical services and products is in shorter supply, while more comorbidities and mental health conditions among injured worker populations are contributing to increasingly complex medical claims.

In addition to comorbidities, we are seeing a growing awareness of Social Determinants of Health (SDoH) and how they can impact injured worker recovery. Many workers experienced changes in economic circumstances and living arrangements during the pandemic, which could affect their access to care. This has long been a concern in rural regions and now some urban areas are experiencing similar challenges, due to pharmacies and healthcare facilities closing in poorer neighborhoods.

Providing effective care for injured workers requires a combination of physician/provider care, medication, and a variety ancillary products and services, such as physical therapy and DME. This is a lot of care to coordinate with a very fragmented healthcare system, and workers' remote payers are right to prioritize technology.

Success Begins and Ends with the Injured Worker

Automation, analytics, integration, artificial intelligence, and remote and mobile technologies all have a role in streamlining the process and executing effective claims and medical program management strategies.

At the center of those strategies, of course, is the injured worker. Industry stakeholders are demonstrating their understanding that injured worker patients are not merely passive recipients of prescribed treatments. They are active participants in their own care whose levels of engagement and enthusiasm may depend on their service experience. And the expectations for that experience have been changed by healthcare consumerism and the proliferation of mobile and remote technologies that have enhanced the patient experience in group health environments.

As noted earlier, for three consecutive years survey participants have opined that the injured worker's unfamiliarity with the workers' comp system is the number one barrier to care. Recognizing this was an important first step that is now being followed by tangible efforts to improve the injured worker's experience through data analytics, system integration and information sharing, automation, and mobile technologies. Those initiatives are bound to pay dividends, not only for patients, but for providers and payers as well. Injured workers are at the center of everything we do and necessarily the starting point to achieve success.

Results by Featured Job Roles

	Executive Leader	Claims Leader	Clinical/Case Manager	Medical Program Manager	Claims Professional
Industry Challenges	<ol style="list-style-type: none"> 1. Medical price inflation 2. Healthcare provider/service shortages 3. Increasing regulation and/or expanding coverage requirements 4. Insurance industry labor shortage 5. Increasingly complex claims 6. New workplace safety challenges (communicable disease, remote work, marijuana, violence) 7. Outdated technology/insufficient technological support 8. Workers' Comp litigation 9. Poor worker health/comorbidities 10. Cyber security risks 	<ol style="list-style-type: none"> 1. Insurance industry labor shortage 2. Medical price inflation 3. Workers' Comp litigation 4. Poor worker health/comorbidities 5. Healthcare provider/service shortages 6. Increasingly complex claims 7. Outdated technology/insufficient technological support 8. Increasing regulation and/or expanding coverage requirements 9. New workplace safety challenges (communicable disease, remote work, marijuana, violence) 10. Cyber security risks 	<ol style="list-style-type: none"> 1. Healthcare provider/service shortages 2. Poor worker health/comorbidities 3. Increasingly complex claims 4. Insurance industry labor shortage 5. New workplace safety challenges (communicable disease, remote work, marijuana, violence) 6. Workers' Comp litigation 7. Medical price inflation 8. Increasing regulation and/or expanding coverage requirements 9. Outdated technology/insufficient technological support 10. Cyber security risks 	<ol style="list-style-type: none"> 1. Increasingly complex claims 2. Medical price inflation 3. Outdated technology/insufficient technological support 4. Workers' Comp litigation 5. New workplace safety challenges (communicable disease, remote work, marijuana, violence) 6. Insurance industry labor shortage 7. Healthcare provider/service shortages 8. Increasing regulation and/or expanding coverage requirements 9. Poor worker health/comorbidities 10. Cyber security risks 	<ol style="list-style-type: none"> 1. Increasingly complex claims 2. Workers' Comp litigation 3. Healthcare provider/service shortages 4. Poor worker health/comorbidities 5. Medical price inflation 6. New workplace safety challenges (communicable disease, remote work, marijuana, violence) 7. Increasing regulation and/or expanding coverage requirements 8. Insurance industry labor shortage 9. Outdated technology/insufficient technological support 10. Cyber security risks
Beneficial Programs	<ol style="list-style-type: none"> 1. Employee retention and recruitment 2. Claims process improvements/operational efficiency 3. Implementation of virtual/remote technologies (telehealth, virtual case meetings, etc.) 4. Initiatives to improve the injured workers' experience 5. Initiatives to improve provider engagement 6. Technological integration with partners and providers 7. Analytics and/or artificial intelligence usage 8. Expansion of/access to medical services 9. Utilization of wearables/biometrics/telematics 	<ol style="list-style-type: none"> 1. Claims process improvements/operational efficiency 2. Implementation of virtual/remote technologies (telehealth, virtual case meetings, etc.) 3. Employee retention and recruitment 4. Initiatives to improve the injured workers' experience 5. Technological integration with partners and providers 6. Analytics and/or artificial intelligence usage 7. Initiatives to improve provider engagement 8. Expansion of/access to medical services 9. Utilization of wearables/biometrics/telematics 	<ol style="list-style-type: none"> 1. Claims process improvements/operational efficiency 2. Implementation of virtual/remote technologies (telehealth, virtual case meetings, etc.) 3. Initiatives to improve the injured workers' experience 4. Employee retention and recruitment 5. Initiatives to improve provider engagement 6. Expansion of/access to medical services 7. Technological integration with partners and providers 8. Analytics and/or artificial intelligence usage 9. Utilization of wearables/biometrics/telematics 	<ol style="list-style-type: none"> 1. Analytics and/or artificial intelligence usage 2. Technological integration with partners and providers 3. Employee retention and recruitment 4. Implementation of virtual/remote technologies (telehealth, virtual case meetings, etc.) 5. Expansion of/access to medical services 6. Claims process improvements/operational efficiency 7. Initiatives to improve provider engagement 8. Initiatives to improve the injured workers' experience 9. Utilization of wearables/biometrics/telematics 	<ol style="list-style-type: none"> 1. Claims process improvements/operational efficiency 2. Implementation of virtual/remote technologies (telehealth, virtual case meetings, etc.) 3. Employee retention and recruitment 4. Initiatives to improve the injured workers' experience 5. Technological integration with partners and providers 6. Expansion of/access to medical services 7. Initiatives to improve provider engagement 8. Analytics and/or artificial intelligence usage 9. Utilization of wearables/biometrics/telematics

Results by Featured Job Roles

	Executive Leader	Claims Leader	Clinical/Case Manager	Medical Program Manager	Claims Professional
Medical Program Management Priorities	<ol style="list-style-type: none"> 1. Manage patient chronic conditions/comorbidities 2. Solutions to support front-line claims decisions 3. Clinical outreach/intervention programs 4. Increase use of in-network providers 5. Identify and manage social determinants of health (substance abuse, language barriers, social isolation) 6. Enhance claims process automation capabilities 7. Implement mental/behavioral health programs 8. Pharmacy strategies to optimize care and identify/limit concerning prescribing behaviors 9. Vetting promising new treatment modalities/technologies 	<ol style="list-style-type: none"> 1. Manage patient chronic conditions/comorbidities 2. Solutions to support front-line claims decisions 3. Enhance claims process automation capabilities 4. Pharmacy strategies to optimize care and identify/limit concerning prescribing behaviors 5. Identify and manage social determinants of health (substance abuse, language barriers, social isolation) 6. Increase use of in-network providers 7. Implement mental/behavioral health programs 8. Clinical outreach/intervention programs 9. Vetting promising new treatment modalities/technologies 	<ol style="list-style-type: none"> 1. Manage patient chronic conditions/comorbidities 2. Solutions to support front-line claims decisions 3. Identify and manage social determinants of health (substance abuse, language barriers, social isolation) 4. Increase use of in-network providers 5. Enhance claims process automation capabilities 6. Implement mental/behavioral health programs 7. Clinical outreach/intervention programs 8. Pharmacy strategies to optimize care and identify/limit concerning prescribing behaviors 9. Vetting promising new treatment modalities/technologies 	<ol style="list-style-type: none"> 1. Increase use of in-network providers 2. Manage patient chronic conditions/comorbidities 3. Clinical outreach/intervention programs 4. Pharmacy strategies to optimize care and identify/limit concerning prescribing behaviors 5. Enhance claims process automation capabilities 6. Solutions to support front-line claims decisions 7. Identify and manage social determinants of health (substance abuse, language barriers, social isolation) 8. Implement mental/behavioral health programs 9. Vetting promising new treatment modalities/technologies 	<ol style="list-style-type: none"> 1. Manage patient chronic conditions/comorbidities 2. Solutions to support front-line claims decisions 3. Increase use of in-network providers 4. Pharmacy strategies to optimize care and identify/limit concerning prescribing behaviors 5. Enhance claims process automation capabilities 6. Clinical outreach/intervention programs 7. Implement mental/behavioral health programs 8. Identify and manage social determinants of health (substance abuse, language barriers, social isolation) 9. Vetting promising new treatment modalities/technologies
Barriers to Recovery	<ol style="list-style-type: none"> 1. Injured workers' unfamiliarity navigating workers' comp system 2. Comorbidities 3. Limited availability of transitional duty/return to work options 4. Care coordination/communication challenges 5. Injured worker social determinants of health (e.g., substance abuse, language barriers, social isolation) 	<ol style="list-style-type: none"> 1. Comorbidities 2. Limited availability of transitional duty/return to work options 3. Injured workers' unfamiliarity navigating workers' comp system 4. Injured worker social determinants of health (e.g., substance abuse, language barriers, social isolation) 5. Language/cultural barriers 	<ol style="list-style-type: none"> 1. Injured workers' unfamiliarity navigating workers' comp system 2. Comorbidities 3. Care coordination/communication challenges 4. Limited availability of transitional duty/return to work options 5. Access to timely/quality care 	<ol style="list-style-type: none"> 1. Injured workers' unfamiliarity navigating workers' comp system 2. Injured worker social determinants of health (e.g., substance abuse, language barriers, social isolation) 3. Negative interactions with supervisors/claims staff treating providers 4. Access to timely/quality care 5. Limited availability of transitional duty/return to work options 	<ol style="list-style-type: none"> 1. Injured workers' unfamiliarity navigating workers' comp system 2. Comorbidities 3. Injured worker social determinants of health (e.g., substance abuse, language barriers, social isolation) 4. Limited availability of transitional duty/return to work options 5. Access to timely/quality care

Results by Job Role

	Executive Leader	Claims Leader	Clinical/Case Manager	Medical Program Manager	Claims Professional
(cont'd) Barriers to Recovery	<ul style="list-style-type: none"> 6. Medical history and/or other relevant information unavailable to payers or providers 7. Access to timely/quality care 8. Negative interactions with supervisors/claims staff treating providers 9. Language/cultural barriers 	<ul style="list-style-type: none"> 6. Medical history and/or other relevant information unavailable to payers or providers 7. Access to timely/quality care 8. Care coordination/communication challenges 9. Negative interactions with supervisors/claims staff treating providers 	<ul style="list-style-type: none"> 6. Negative interactions with supervisors/claims staff treating providers 7. Language/cultural barriers 8. Injured worker social determinants of health (e.g., substance abuse, language barriers, social isolation) 9. Medical history and/or other relevant information unavailable to payers or providers 	<ul style="list-style-type: none"> 6. Comorbidities 7. Care coordination/communication challenges 8. Language/cultural barriers 9. Medical history and/or other relevant information unavailable to payers or providers 	<ul style="list-style-type: none"> 6. Negative interactions with supervisors/claims staff treating providers 7. Care coordination/communication challenges 8. Medical history and/or other relevant information unavailable to payers or providers 9. Language/cultural barriers
Most Important Technologies in Next 3-5 Years	<ul style="list-style-type: none"> 1. Claims process automation 2. Telemedicine/virtual technologies 3. Interoperability and data sharing between payers, providers & vendors 4. Mobile technologies 5. Predictive/prescriptive analytics 6. Artificial intelligence/machine learning 7. Wearables/digital medicine/smart devices 	<ul style="list-style-type: none"> 1. Claims process automation 2. Telemedicine/virtual technologies 3. Predictive/prescriptive analytics 4. Interoperability and data sharing between payers, providers & vendors 5. Mobile technologies 6. Wearables/digital medicine/smart devices 7. Artificial intelligence/machine learning 	<ul style="list-style-type: none"> 1. Telemedicine/virtual technologies 2. Interoperability and data sharing between payers, providers & vendors 3. Claims process automation 4. Predictive/prescriptive analytics 5. Mobile technologies 6. Wearables/digital medicine/smart devices 7. Artificial intelligence/machine learning 	<ul style="list-style-type: none"> 1. Predictive/prescriptive analytics 2. Claims process automation 3. Interoperability and data sharing between payers, providers & vendors 4. Artificial intelligence/machine learning 5. Telemedicine/virtual technologies 6. Mobile technologies 7. Wearables/digital medicine/smart devices 	<ul style="list-style-type: none"> 1. Claims process automation 2. Telemedicine/virtual technologies 3. Interoperability and data sharing between payers, providers & vendors 4. Predictive/prescriptive analytics 5. Mobile technologies 6. Wearables/digital medicine/smart devices 7. Artificial intelligence/machine learning
Most Valuable Analytics and AI Applications	<ul style="list-style-type: none"> 1. Personalize the injured worker experience 2. Identify, segment, and manage high-risk patient populations 3. Identify potential fraud, waste, and abuse 4. Inform and guide clinical decision support for claims professionals 5. Identify high litigation risk claims 6. Automate referral and authorization activity 7. Vendor/provider performance benchmarking and management 	<ul style="list-style-type: none"> 1. Personalize the injured worker experience 2. Identify potential fraud, waste, and abuse 3. Inform and guide clinical decision support for claims professionals 4. Identify high litigation risk claims 5. Automate referral and authorization activity 6. Vendor/provider performance benchmarking and management 7. Identify, segment, and manage high-risk patient populations 	<ul style="list-style-type: none"> 1. Personalize the injured worker experience 2. Identify potential fraud, waste, and abuse 3. Vendor/provider performance benchmarking and management 4. Automate referral and authorization activity 5. Inform and guide clinical decision support for claims professionals 6. Identify high litigation risk claims 7. Identify, segment, and manage high-risk patient populations 	<ul style="list-style-type: none"> 1. Inform and guide clinical decision support for claims professionals 2. Vendor/provider performance benchmarking and management 3. Identify, segment, and manage high-risk patient populations 4. Automate referral and authorization activity 5. Personalize the injured worker experience 6. Identify potential fraud, waste, and abuse 7. Identify high litigation risk claims 	<ul style="list-style-type: none"> 1. Personalize the injured worker experience 2. Identify potential fraud, waste, and abuse 3. Inform and guide clinical decision support for claims professionals 4. Identify high litigation risk claims 5. Identify, segment, and manage high-risk patient populations 6. Automate referral and authorization activity 7. Vendor/provider performance benchmarking and management

Results by Featured Job Roles

	Executive Leader	Claims Leader	Clinical/Case Manager	Medical Program Manager	Claims Professional
Most Concerning Claims Complexities	<ol style="list-style-type: none"> 1. Mental health conditions 2. Comorbidities 3. Lack of transparency into/inability to control medical prices 4. Injured worker substance abuse 5. Undetected fraud 6. Charges for medical services unrelated to injury 7. Unknown/unmanaged social determinants of health (SDoH) 8. Polypharmacy (simultaneous use of multiple drugs to treat one or more conditions) 	<ol style="list-style-type: none"> 1. Comorbidities 2. Mental health conditions 3. Undetected fraud 4. Injured worker substance abuse 5. Lack of transparency into/inability to control medical prices 6. Unknown/unmanaged social determinants of health (SDoH) 7. Charges for medical services unrelated to injury 8. Polypharmacy (simultaneous use of multiple drugs to treat one or more conditions) 	<ol style="list-style-type: none"> 1. Mental health conditions 2. Comorbidities 3. Undetected fraud 4. Charges for medical services unrelated to injury 5. Injured worker substance abuse 6. Unknown/unmanaged social determinants of health (SDoH) 7. Polypharmacy (simultaneous use of multiple drugs to treat one or more conditions) 8. Lack of transparency into/inability to control medical prices 	<ol style="list-style-type: none"> 1. Mental health conditions 2. Comorbidities 3. Injured worker substance abuse 4. Unknown/unmanaged social determinants of health (SDoH) 5. Lack of transparency into/inability to control medical prices 6. Polypharmacy (simultaneous use of multiple drugs to treat one or more conditions) 7. Undetected fraud 8. Charges for medical services unrelated to injury 	<ol style="list-style-type: none"> 1. Mental health conditions 2. Comorbidities 3. Undetected fraud 4. Charges for medical services unrelated to injury 5. Lack of transparency into/inability to control medical prices 6. Polypharmacy (simultaneous use of multiple drugs to treat one or more conditions) 7. Injured worker substance abuse 8. Unknown/unmanaged social determinants of health (SDoH)

Claims Professional

Claims' Professionals' Obstacles	<ol style="list-style-type: none"> 1. Difficulty obtaining information from medical providers 2. Difficulty reaching and/or obtaining information from injured workers 3. Too many claims to manage 4. Lack of reliable and accessible clinical decision support information 5. Legislative/regulatory requirements 6. Outdated or inadequate claims processing system 7. Visibility into the progression of medical care 8. Working between multiple, disconnected systems and software 9. Inflated provider prices and fees
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Results by Featured Organization Types

	Insurance Carrier	Employer	TPA	Govt Agency	Healthcare Provider
Top Industry Challenges	<ol style="list-style-type: none"> 1. Increasingly complex claims 2. Medical price inflation 3. Healthcare provider/service shortages 4. Poor worker health/comorbidities 5. Insurance industry labor shortage 6. Workers' Comp litigation 7. Outdated technology/insufficient technological support 8. Increasing regulation and/or expanding coverage requirements 9. New workplace safety challenges (communicable disease, remote work, marijuana, violence) 10. Cyber security risks 	<ol style="list-style-type: none"> 1. Workers' Comp litigation 2. Poor worker health/comorbidities 3. Healthcare provider/service shortages 4. New workplace safety challenges (communicable disease, remote work, marijuana, violence) 5. Medical price inflation 6. Increasingly complex claims 7. Increasing regulation and/or expanding coverage requirements 8. Insurance industry labor shortage 9. Outdated technology/insufficient technological support 10. Cyber security risks 	<ol style="list-style-type: none"> 1. Poor worker health/comorbidities 2. New workplace safety challenges (communicable disease, remote work, marijuana, violence) 3. Insurance industry labor shortage 4. Increasingly complex claims 5. Workers' Comp litigation 6. Healthcare provider/service shortages 7. Medical price inflation 8. Increasing regulation and/or expanding coverage requirements 9. Cyber security risks 10. Outdated technology/insufficient technological support 	<ol style="list-style-type: none"> 1. New workplace safety challenges (communicable disease, remote work, marijuana, violence) 2. Increasingly complex claims 3. Healthcare provider/service shortages 4. Outdated technology/insufficient technological support 5. Insurance industry labor shortage 6. Medical price inflation 7. Workers' Comp litigation 8. Poor worker health/comorbidities 9. Increasing regulation and/or expanding coverage requirements 10. Cyber security risks 	<ol style="list-style-type: none"> 1. Healthcare provider/service shortages 2. Increasingly complex claims 3. Poor worker health/comorbidities 4. Workers' Comp litigation 5. Medical price inflation 6. Increasing regulation and/or expanding coverage requirements 7. New workplace safety challenges (communicable disease, remote work, marijuana, violence) 8. Outdated technology/insufficient technological support 9. Insurance industry labor shortage 10. Cyber security risks
Most Beneficial Programs Implemented in 2022	<ol style="list-style-type: none"> 1. Claims process improvements/operational efficiency 2. Implementation of virtual/remote technologies (telehealth, virtual case meetings, etc.) 3. Employee retention and recruitment 4. Initiatives to improve the injured workers' experience 5. Analytics and/or artificial intelligence usage 6. Technological integration with partners and providers 7. Initiatives to improve provider engagement 8. Expansion of/access to medical services 9. Utilization of wearables/biometrics/telematics 	<ol style="list-style-type: none"> 1. Claims process improvements/operational efficiency 2. Employee retention and recruitment 3. Initiatives to improve the injured workers' experience 4. Implementation of virtual/remote technologies (telehealth, virtual case meetings, etc.) 5. Initiatives to improve provider engagement 6. Expansion of/access to medical services 7. Analytics and/or artificial intelligence usage 8. Technological integration with partners and providers 	<ol style="list-style-type: none"> 1. Employee retention and recruitment 2. Implementation of virtual/remote technologies (telehealth, virtual case meetings, etc.) 3. Claims process improvements/operational efficiency 4. Analytics and/or artificial intelligence usage 5. Initiatives to improve the injured workers' experience 6. Technological integration with partners and providers 7. Initiatives to improve provider engagement 8. Expansion of/access to medical services 9. Utilization of wearables/biometrics/telematics 	<ol style="list-style-type: none"> 1. Implementation of virtual/remote technologies (telehealth, virtual case meetings, etc.) 2. Claims process improvements/operational efficiency 3. Initiatives to improve the injured workers' experience 4. Technological integration with partners and providers 5. Employee retention and recruitment 6. Initiatives to improve provider engagement 7. Expansion of/access to medical services 8. Analytics and/or artificial intelligence usage 9. Utilization of wearables/biometrics/telematics 	<ol style="list-style-type: none"> 1. Implementation of virtual/remote technologies (telehealth, virtual case meetings, etc.) 2. Initiatives to improve the injured workers' experience 3. Employee retention and recruitment 4. Initiatives to improve provider engagement 5. Expansion of/access to medical services 6. Claims process improvements/operational efficiency 7. Technological integration with partners and providers 8. Analytics and/or artificial intelligence usage 9. Utilization of wearables/biometrics/telematics

Results by Featured Organization Types

	Insurance Carrier	Employer	TPA	Govt Agency	Healthcare Provider
Medical Program Management Priorities	<ol style="list-style-type: none"> 1. Solutions to support front-line claims decisions 2. Enhance claims process automation capabilities 3. Manage patient chronic conditions/comorbidities 4. Pharmacy strategies to optimize care and identify/limit concerning prescribing behaviors 5. Increase use of in-network providers 6. Clinical outreach/intervention programs 7. Identify and manage social determinants of health (substance abuse, language barriers, social isolation) 8. Implement mental/behavioral health programs 9. Vetting promising new treatment modalities/technologies 	<ol style="list-style-type: none"> 1. Manage patient chronic conditions/comorbidities 2. Solutions to support front-line claims decisions 3. Increase use of in-network providers 4. Identify and manage social determinants of health (substance abuse, language barriers, social isolation) 5. Enhance claims process automation capabilities 6. Implement mental/behavioral health programs 7. Clinical outreach/intervention programs 8. Pharmacy strategies to optimize care and identify/limit concerning prescribing behaviors 9. Vetting promising new treatment modalities/technologies 	<ol style="list-style-type: none"> 1. Solutions to support front-line claims decisions 2. Manage patient chronic conditions/comorbidities 3. Increase use of in-network providers 4. Enhance claims process automation capabilities 5. Identify and manage social determinants of health (substance abuse, language barriers, social isolation) 6. Clinical outreach/intervention programs 7. Implement mental/behavioral health programs 8. Pharmacy strategies to optimize care and identify/limit concerning prescribing behaviors 9. Vetting promising new treatment modalities/technologies 	<ol style="list-style-type: none"> 1. Enhance claims process automation capabilities 2. Manage patient chronic conditions/comorbidities 3. Increase use of in-network providers 4. Solutions to support front-line claims decisions 5. Implement mental/behavioral health programs 6. Identify and manage social determinants of health (substance abuse, language barriers, social isolation) 7. Clinical outreach/intervention programs 8. Pharmacy strategies to optimize care and identify/limit concerning prescribing behaviors 9. Vetting promising new treatment modalities/technologies 	<ol style="list-style-type: none"> 1. Manage patient chronic conditions/comorbidities 2. Enhance claims process automation capabilities 3. Vetting promising new treatment modalities/technologies 4. Clinical outreach/intervention programs 5. Increase use of in-network providers 6. Solutions to support front-line claims decisions 7. Identify and manage social determinants of health (substance abuse, language barriers, social isolation) 8. Implement mental/behavioral health programs 9. Pharmacy strategies to optimize care and identify/limit concerning prescribing behaviors
Barriers to Recovery	<ol style="list-style-type: none"> 1. Comorbidities 2. Injured workers' unfamiliarity navigating workers' comp system 3. Injured worker social determinants of health (e.g., substance abuse, language barriers, social isolation) 4. Limited availability of transitional duty/return to work options 5. Care coordination/communication challenges 6. Medical history and/or other relevant information unavailable to payers or providers 7. Access to timely/quality care 8. Language/cultural barriers 9. Negative interactions with supervisors/claims staff treating providers 	<ol style="list-style-type: none"> 1. Injured workers' unfamiliarity navigating workers' comp system 2. Comorbidities 3. Care coordination/communication challenges 4. Limited availability of transitional duty/return to work options 5. Medical history and/or other relevant information unavailable to payers or providers 6. Injured worker social determinants of health (e.g., substance abuse, language barriers, social isolation) 7. Negative interactions with supervisors/claims staff treating providers 8. Access to timely/quality care 9. Language/cultural barriers 	<ol style="list-style-type: none"> 1. Comorbidities 2. Limited availability of transitional duty/return to work options 3. Injured worker social determinants of health (e.g., substance abuse, language barriers, social isolation) 4. Negative interactions with supervisors/claims staff treating providers 5. Medical history and/or other relevant information unavailable to payers or providers 6. Injured workers' unfamiliarity navigating workers' comp system 7. Care coordination/communication challenges 8. Language/cultural barriers 9. Access to timely/quality care 	<ol style="list-style-type: none"> 1. Injured workers' unfamiliarity navigating workers' comp system 2. Comorbidities 3. Limited availability of transitional duty/return to work options 4. Access to timely/quality care 5. Negative interactions with supervisors/claims staff treating providers 6. Care coordination/communication challenges 7. Injured worker social determinants of health (e.g., substance abuse, language barriers, social isolation) 8. Medical history and/or other relevant information unavailable to payers or providers 9. Language/cultural barriers 	<ol style="list-style-type: none"> 1. Injured workers' unfamiliarity navigating workers' comp system 2. Care coordination/communication challenges 3. Limited availability of transitional duty/return to work options 4. Access to timely/quality care 5. Comorbidities 6. Negative interactions with supervisors/claims staff treating providers 7. Injured worker social determinants of health (e.g., substance abuse, language barriers, social isolation) 8. Medical history and/or other relevant information unavailable to payers or providers 9. Language/cultural barriers

Results by Featured Organization Types

	Insurance Carrier	Employer	TPA	Govt Agency	Healthcare Provider
Most Important Technologies Next 3-5 Years	<ol style="list-style-type: none"> 1. Claims process automation 2. Predictive/prescriptive analytics 3. Telemedicine/virtual technologies 4. Interoperability and data sharing between payers, providers & vendors 5. Artificial intelligence/machine learning 6. Mobile technologies 7. Wearables/digital medicine/smart devices 	<ol style="list-style-type: none"> 1. Claims process automation 2. Telemedicine/virtual technologies 3. Mobile technologies 4. Interoperability and data sharing between payers, providers & vendors 5. Predictive/prescriptive analytics 6. Wearables/digital medicine/smart devices 7. Artificial intelligence/machine learning 	<ol style="list-style-type: none"> 1. Claims process automation 2. Telemedicine/virtual technologies 3. Mobile technologies 4. Predictive/prescriptive analytics 5. Artificial intelligence/machine learning 6. Interoperability and data sharing between payers, providers & vendors 7. Wearables/digital medicine/smart devices 	<ol style="list-style-type: none"> 1. Claims process automation 2. Telemedicine/virtual technologies 3. Interoperability and data sharing between payers, providers & vendors 4. Predictive/prescriptive analytics 5. Mobile technologies 6. Wearables/digital medicine/smart devices 7. Artificial intelligence/machine learning 	<ol style="list-style-type: none"> 1. Claims process automation 2. Telemedicine/virtual technologies 3. Interoperability and data sharing between payers, providers & vendors 4. Predictive/prescriptive analytics 5. Mobile technologies 6. Wearables/digital medicine/smart devices 7. Artificial intelligence/machine learning
Most Valuable Applications of Analytics and AI	<ol style="list-style-type: none"> 1. Inform and guide clinical decision support for claims professionals 2. Personalize the injured worker experience 3. Vendor/provider performance benchmarking and management 4. Identify, segment, and manage high-risk patient populations 5. Identify potential fraud, waste, and abuse 6. Identify high litigation risk claims 7. Automate referral and authorization activity 	<ol style="list-style-type: none"> 1. Personalize the injured worker experience 2. Identify potential fraud, waste, and abuse 3. Identify high litigation risk claims 4. Identify, segment, and manage high-risk patient populations 5. Automate referral and authorization activity 6. Vendor/provider performance benchmarking and management 7. Inform and guide clinical decision support for claims professionals 	<ol style="list-style-type: none"> 1. Inform and guide clinical decision support for claims professionals 2. Identify potential fraud, waste, and abuse 3. Personalize the injured worker experience 4. Identify high litigation risk claims 5. Vendor/provider performance benchmarking and management 6. Automate referral and authorization activity 7. Identify, segment, and manage high-risk patient populations 	<ol style="list-style-type: none"> 1. Personalize the injured worker experience 2. Identify potential fraud, waste, and abuse 3. Identify high litigation risk claims 4. Automate referral and authorization activity 5. Identify, segment, and manage high-risk patient populations 6. Vendor/provider performance benchmarking and management 7. Inform and guide clinical decision support for claims professionals 	<ol style="list-style-type: none"> 1. Personalize the injured worker experience 2. Automate referral and authorization activity 3. Identify, segment, and manage high-risk patient populations 4. Identify high litigation risk claims 5. Identify potential fraud, waste, and abuse 6. Inform and guide clinical decision support for claims professionals 7. Vendor/provider performance benchmarking and management
Most Concerning Claims Complexities	<ol style="list-style-type: none"> 1. Mental health conditions 2. Comorbidities 3. Lack of transparency into/inability to control medical prices 4. Undetected fraud 5. Injured worker substance abuse 6. Unknown/unmanaged social determinants of health (SDoH) 7. Charges for medical services unrelated to injury 8. Polypharmacy (simultaneous use of multiple drugs to treat one or more conditions) 	<ol style="list-style-type: none"> 1. Comorbidities 2. Undetected fraud 3. Mental health conditions 4. Charges for medical services unrelated to injury 5. Lack of transparency into/inability to control medical prices 6. Injured worker substance abuse 7. Unknown/unmanaged social determinants of health (SDoH) 8. Polypharmacy (simultaneous use of multiple drugs to treat one or more conditions) 	<ol style="list-style-type: none"> 1. Mental health conditions 2. Comorbidities 3. Injured worker substance abuse 4. Charges for medical services unrelated to injury 5. Polypharmacy (simultaneous use of multiple drugs to treat one or more conditions) 6. Undetected fraud 7. Lack of transparency into/inability to control medical prices 8. Unknown/unmanaged social determinants of health (SDoH) 	<ol style="list-style-type: none"> 1. Mental health conditions 2. Comorbidities 3. Undetected fraud 4. Charges for medical services unrelated to injury 5. Lack of transparency into/inability to control medical prices 6. Unknown/unmanaged social determinants of health (SDoH) 7. Polypharmacy (simultaneous use of multiple drugs to treat one or more conditions) 8. Injured worker substance abuse 	<ol style="list-style-type: none"> 1. Mental health conditions 2. Comorbidities 3. Undetected fraud 4. Injured worker substance abuse 5. Lack of transparency into/inability to control medical prices 6. Unknown/unmanaged social determinants of health (SDoH) 7. Polypharmacy (simultaneous use of multiple drugs to treat one or more conditions) 8. Charges for medical services unrelated to injury

Results by Featured Organization Types

	Insurance Carrier	Employer	TPA	Govt Agency	Healthcare Provider
Claims Professionals' Obstacles to Facilitating Care	<ol style="list-style-type: none"> 1. Difficulty obtaining information from medical providers 2. Too many claims to manage 3. Difficulty reaching and/or obtaining information from injured workers 4. Outdated or inadequate claims processing system 5. Legislative/regulatory requirements 6. Working between multiple, disconnected systems and software 7. Lack of reliable and accessible clinical decision support information 8. Visibility into the progression of medical care 9. Inflated provider prices and fees 	<ol style="list-style-type: none"> 1. Difficulty reaching and/or obtaining information from injured workers 2. Outdated or inadequate claims processing system 3. Too many claims to manage 4. Legislative/regulatory requirements 5. Working between multiple, disconnected systems and software 6. Inflated provider prices and fees 7. Lack of reliable and accessible clinical decision support information 8. Visibility into the progression of medical care 	<ol style="list-style-type: none"> 1. Difficulty reaching and/or obtaining information from injured workers 2. Too many claims to manage 3. Visibility into the progression of medical care 4. Legislative/regulatory requirements 5. Lack of reliable and accessible clinical decision support information 6. Outdated or inadequate claims processing system 7. Working between multiple, disconnected systems and software 8. Inflated provider prices and fees 	<ol style="list-style-type: none"> 1. Difficulty reaching and/or obtaining information from injured workers 2. Legislative/regulatory requirements 3. Lack of reliable and accessible clinical decision support information 4. Outdated or inadequate claims processing system 5. Too many claims to manage 6. Inflated provider prices and fees 7. Difficulty obtaining information from medical providers 8. Working between multiple, disconnected systems and software 9. Visibility into the progression of medical care 	<ol style="list-style-type: none"> 9. N/A

Related Resources

From Healthsystems:

[Giving Notice: How Workforce Attrition Impacts Workers' Comp](#)

Millions of workers are changing occupations, leading to ripple effects for comp.

[Out of Stock: Medical Supply Chain Shortages Impacting Workers' Comp](#)

Ancillary medical product and service shortages and how to manage them.

[Things Change: The Growing Diversity of Pharmacy Cost Drivers](#)

Smaller, more niche drug trends across different populations and geographies.

[Making Telemedicine Work for Workers' Comp](#)

The future of telemedicine and practical tips to make it effective in workers' comp.

[The Patient Experience in Perspective: Applying Empathy to the Work Comp Claims Process](#)

Understanding patients' pain points with comp can lead to insights that improve program outcomes.

[Empowering the Patient as a Mitigator of Claims Complexity](#)

Patients hold significant influence over the outcomes of their care.

[When Demand Exceeds Supply: Older Patients and Fewer Physicians in Workers' Comp](#)

The looming physician shortage and how to meet the challenge in workers' comp.

From Risk & Insurance®:

[500 Workers' Compensation Stakeholders Identified the Top 10 Industry Challenges](#)

Stakeholders from across the workers' comp industry listed the top challenges in a survey conducted by Risk & Insurance.

[3 Tips for Tackling Technology Projects Amid IT's Talent Shortage](#)

Investing in new technology is of paramount importance to complete projects, meet service expectations, and retain the best talent.

[4 Ways to Manage Medical Supply Chain Disruption in Workers' Comp](#)

Effective strategies to mitigate disruptions.

[Powering People with Technology to Close Gaps Across the Life of a Claim](#)

Advanced technologies support stronger claims processes that bring out the best of what claims teams can offer injured workers.



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