



## CIS24: What Employers Need to Know

<p>What is CIS24?</p>	<p>CIS24 is a new CIS program to lower workers' compensation costs by removing barriers to appropriate medical treatment and early return to work.</p> <p>The goal of CIS24 is to get injured workers and their medical providers out of the traditional tug-of-war between workers' comp and employee benefits, so the worker can receive needed treatment and get back to work as quickly as possible. This goal is accomplished through a partnership between CIS' workers' comp and employee benefits staff and business partners.</p> <p>A pilot project began April 1, 2013 with seven CIS members – five cities, a county, and a county-sponsored entity. The pilot results were positive, and CIS24 will be available to all members with both CIS Workers' Compensation and CIS Medical coverage on April 1, 2016.</p>
<p>Why is it needed?</p>	<p>We have seen any number of real-life examples of injured workers who wait for treatment – or even basic diagnostics – because the medical providers want to know who is going to pay for the care they will deliver. Traditionally, medical insurance won't pay until a workers' comp claim is denied. But often, a claim can't be accepted or denied until a diagnosis is made. The injured worker can be caught in a limbo between the two insurers.</p> <p>Injured workers in this situation are less likely to recover and get back to work quickly, and more likely to need more costly treatment than they otherwise would have, to have more time loss payments, and higher disability awards.</p>
<p>Who is eligible to participate?</p>	<p>CIS24 is exclusively for those members that have both workers' comp and medical coverage with CIS. Because CIS is the "insurer" for both coverages, CIS can work effectively to remove the barriers to efficient, effective care.</p>
<p>How does it work?</p>	<p>When an employee claims a work-related injury, by law the insurer (in this case, CIS) has 60 days in which to accept the claim in full or for specific conditions, or to deny it. During the period before an acceptance or denial is issued, CIS workers' comp will pay the medical bills based on the state fee schedule. The injured worker can get needed diagnostic testing and treatment.</p> <p>Both the injured worker and the provider(s) will receive information about the CIS24 process, so that there is a common understanding that claims will be paid by CIS workers' comp, pending a compensability determination. Once a determination is made, the costs of any unaccepted medical claims will be paid by the CIS medical plan and credited, as needed, to workers' comp.</p>

<p>Is the process different depending on whether the injured worker is enrolled in CIS' Regence or Kaiser medical plans?</p>	<p>Yes. When a workers' comp claim is filed with CIS, the workers' comp examiner will determine (1) whether the employer is participating in CIS24, and if so, (2) whether the injured worker has CIS medical coverage with either Regence or Kaiser.</p> <p>If coverage is with <u>Regence</u>, CIS will inform the Regence claims team about the injured worker's claim. Regence will put claims received for the worker's injury in a pending status. Once CIS accepts or denies the claim and provides Regence with information about payments made by CIS, Regence will process or reprocess the medical claims for the injury, taking into account the payments already made.</p> <p>If coverage is with <u>Kaiser</u>, the injured worker's claim will be enrolled with the Kaiser-on-the-Job managed care organization (MCO). The worker's occupational and non-occupational conditions will be managed within the Kaiser system, and as needed, Kaiser will credit the medical plan with any injury-related care it has delivered.</p>
<p>How will we know if CIS24 is succeeding?</p>	<p>CIS has a long history with both medical and workers' comp claims, and a great deal of data to use for comparisons of CIS24 claims vs. traditional claims. We will look at similar claims with and without CIS24, to see if there's a difference in the claim costs. We also use the standards provided by MD Guidelines software for comparing medical costs and time to return to work. And we'll have the feedback from both the employer and employee.</p> <p>The questions we'll want to answer are:</p> <p>(1) Are WC medical costs ultimately less than they would have been without CIS24? And is that accomplished without cost-shifting to the medical plan?</p> <p>(2) Is the worker back on the job more quickly?</p> <p>(3) Are there lower disability costs and less litigation associated with the CIS24 claims?</p> <p>(4) Are injured workers and employers satisfied with CIS24?</p>
<p>What is the employer's role?</p>	<p>The employer's role is the same as it is with any worker's comp claim – to work with CIS on understanding the cause of the injury and bringing the worker back on the job as quickly as possible. In addition, CIS will seek feedback from the employer on how CIS24 is working. The employers in the pilot program were pleased with how the process worked.</p>
<p>Has WCD approved the project?</p>	<p>The state's Workers' Compensation Division has reviewed, commented on, and approved the program, with the understanding that CIS will continue to comply with all state laws and regulations.</p>

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