

WORKERS' COMPENSATION: DIFFERENT IN EVERY ASPECT

This reference highlights differences between the commercial health and workers' compensation delivery system.

ISSUE	COMMERCIAL HEALTH	WORKERS' COMP	WHY THIS MATTERS?
Insurance Card	YES	NO	Increased cost of billing to provider and payer. Presents access issues to injured workers.
Copay, Deductible, Out of Pocket Expense	YES	NO	Takes away the payer's ability to incentivize the injured worker to select in-network medical providers.
Pre-Defined Eligibility	YES	NO	Commercial health is membership based with defined enrollment parameters, while workers' compensation eligibility is determined when injury occurs and is deemed related to an on the job accident.
Prescription Coverage	YES	YES	With workers' comp a claimant is entitled to any medically necessary care as prescribed by a physician. PBMs and Pharmacies cannot change or direct any care as this would be making a medical decision which is prohibited.
Network Utilization	YES	NO	This impacts medical care cost due to the use of out-of-network providers, potentially exposing injured workers to non-standard medical care. The direction of care for workers' comp is determined by the state.
Provider Availability	HIGH	LIMITED	In Commercial Health participation is significant. Providers have the ability to opt-out of workers' comp treatment while remaining in commercial health contracts. Specialty providers are often more difficult to contract with.
Provider Financial Incentive	YES	NO	Requires workers' comp providers to accept reimbursements according to a state Fee Schedule, which can vary in reimbursement from a low Medicare rate depending on the state. Additional forms and reporting required by state.
Electronic Connectivity	HIGH	LOW	Few workers' comp agencies have mandated electronic billing. Fewer than a dozen states have implemented eBilling regulations and fewer than half of those states mandate the eBilling be done by both payer and provider.

