



## Workers' Compensation: MCO 101

Understanding the Role of the Workers' Compensation Managed Care Organization

Open enrollment for your Workers' Compensation Managed Care Organization (MCO) takes place for one month every two years in Ohio. In 2010, open enrollment takes place from May 3rd through May 28th. As an Ohio employer, it is important to understand the role of the MCO so that you have the most effective workers compensation approach for your business.

### **An MCO is charged with three primary functions:**

- Medical management and monitoring of injured workers
- Claims processing and management
- Return-to-work planning and coordination

In addition to these primary roles, an MCO is important to your organization's productivity as an integral part of your human resource and benefits programs. The expertise of your MCO enables your injured workers to get timely attention and the best possible medical care, based on approved protocols for their condition. This timely and compassionate care will enable injured workers to return to health and return to work, which ultimately improves your productivity and your company's bottom line.

### **What to look for in an MCO?**

- Timely communication with injured workers at First Report of Injury
- Certified Case Managers to assist injured workers
- Dedicated Nurse Case Managers assigned to every claim
- Timely reporting for employers
- On-site visits
- Education on how to handle claims
- Excellent customer service
- Nationally recognized medical protocols
- Regular case reviews
- Expert referrals for catastrophic injuries
- Updates on BWC developments
- An active return-to-work process

**Remember: lost days = premium increases and lost productivity.**

Be sure to keep your workers' compensation MCO program in mind as the 2010 Open Enrollment season unfolds May 3-28. If you have any questions about the role of the MCO, contact Karen Agnich, President, AdvoCare Inc. at 216-514-1451.