

## **REDUCE YOUR WORKERS' COMPENSATION COSTS BY AS MUCH AS 44%**

**- Knowing All Your Options Is The Key -**

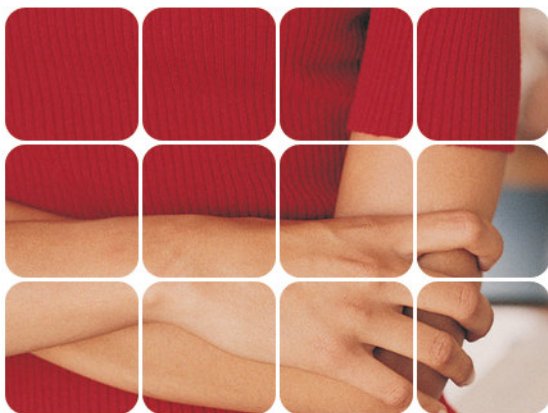
The frequency of claims directly affects the employer's cost of premium or self-insurance plan contribution. This means that, in many cases, the frequency of small claims will produce greater claims liability than one severe loss. With this in mind, you should *look for ways to eliminate these "smaller" claims* that often go unmanaged.

**Learn how to REDUCE your  
 Workers' Compensation Costs**

### **Uncover Savings Using EM's Audit Service**

For those employers who do pay minor injuries in-house, EM Risk Management offers medical bill audit services to contain medical expense payouts. Employers benefit from the thorough audit of all medical bills for:

- *Coding errors*
- *Bundling/unbundling of services*
- *Correlation of billed charges to supporting documentation*
- *Calculation of surcharges in accordance with the New York State Health Care Reform Act (HCRA)*
- *Verification of billings in accordance with the Board's Treatment Utilization Pilot Program (TUPP)*
- *Avoiding potential penalties from HCRA non-compliance*



In addition to audit of medical bills to the state fee schedule, **EM has adopted a very successful group health model of "stacked" PPO (preferred provider organization) networks to minimize paid medical expense.** Each bill referred to EM for audit will be subjected to further review through our PPO networks.

Recommendations for payment and all applicable surcharges are further calculated and reported to the employer via electronic transmission and are print-ready for mailing with payment.

### **EM RISK MANAGEMENT**

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