



Workers Compensation Nurse Case Management

More than 500 Travelers nurses work closely with our Claim professionals to assist them in managing all medical components of a workers compensation claim. We have a patented nurse triage process that assigns nurses early in the process, to only those claims where they can add value. Our comprehensive nurse case management resources help your injured employees return to work as soon as medically appropriate.

ConciergeCLAIM® Nurse

A Travelers nurse case manager is on-site at select local health care clinics to meet with injured employees face to face.

Our nurses:

- Clearly set expectations about the claim process, reducing uncertainty and the potential for litigation
- Assist the employee with information they may need, and facilitate care suggested by medical providers
- Our nurses will be able to report the losses on your behalf and keep you informed of the injured employees progress

Proven results¹

- 35% reduction in days out of work
- 86% reduction in attorney representation
- 39% reduction in days to closure
- 18% reduction in overall claim costs

TravCARE® Nurse Line

- Our customized *TravCARE* Nurse Line gives customers and their injured employees immediate access to bilingual nurses, 24 hours a day, seven days a week
- If medical treatment is required, we direct the employee to network facilities so they receive the appropriate level of care
- Our *TravCARE* Nurse Line is integrated into the claim reporting process eliminating the need for customers to subsequently call in and report the claim

¹Based on comparison of Travelers ConciergeCLAIM Nurse claims to non-ConciergeCLAIM Nurse claims for accident years 2013 to 2016

²2013 CM+ Claim Data

³Based on a Travelers study of claims pre to post implementation of nurse triage program, evaluated at 18 mo from Accident date

⁴Evaluated at 6 month from Accident Date

⁵Based on total call volume from January 2011 through December 2013

Proven results

- 24% reduction in Total Payout³
 - 22% reduction in Medical paid for lost time claims³
 - 32% reduction in Indeminty paid³
 - 28% average reduction in Expense paid³
- Up to 33% improvement in lag time⁴
- Self care recommended for 44% of calls (resulting in no claim establishment)⁵

CM Plus for Medical Only Claims

- We provide the flexibility to assign nurses up front to medical only claims where there is a risk of future lost-time days and increased medical care
- We have seen an approximate 20% reduction in the average cost of the medical-only claim²

Return-to-work coordination

- Nurses actively manage return to work by communicating with the injured employee, medical providers and employers throughout the claim process to ensure that the injured worker is on track to return to work in a timely manner

Utilization review

- When a treatment request comes in, our nurses make sure that treatment is related to the injury and medically necessary at that point in time
- Tied into our medical billing system – we only pay for visits the nurse has approved

For more information, please contact your Travelers representative.

travelers.com

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