

Westfield works to maximize savings and control workers' compensation costs. Our advanced approach to medical bill review and bill negotiation can result in substantial savings – up to 64% of billed charges.

Comprehensive Medical Bill Review

Westfield achieves the best possible medical savings potential with our comprehensive medical review program including:

- Bill review savings of up to 64% of billed charges
- Substantial Preferred Provider Organization (PPO) Network discounts
- Review for fee schedule and state law adjustments
- Out of network bill review
- Expedited bill turnaround times
- Usual, customary and reasonable review
- Line item coding review and rebundling of charges
- Professional nurse review
- Duplicate bill detection

PPO Networks

Extensive physician network allows injured workers to receive care close to where they live and work.

Westfield's PPO access includes over 640,000 physicians nationwide. Program features include:

- Superior PPO penetration rates
- Extensive network of specialized physicians
- Production of medical directories
- Production of Provider Panels
- Provider lookup capabilities
- Identification of physicians who produce superior clinical outcomes

The information contained herein is provided solely as a general overview of products and services offered by Westfield and does not replace the terms and conditions of your actual policy language. This information is not to be considered a firm offer to sell insurance and does not constitute a binding contract. All applications for insurance are subject to normal underwriting standards and guidelines applicable to a risk. For more information on coverages and limits, please contact your Westfield reserves the right to change any of the terms and conditions or the availability of products and services. Products and services may not be available in all states.



Specialty Bill Review

Professional negotiators assigned on appropriate large bills.

Compared to traditional repricing methods, specialty bill review achieves additional savings through the use of the following:

- Certified coder reviews
- Clinical audits by nurse auditors
- Professional negotiators assigned on larger bills
- In-depth hospital bill review
- Review and negotiations of complex medical billings such as trauma, surgery, home health care and surgical implant billings



Utilization Review

Designed to identify and provide medicallyappropriate care to expedite medical recoveries and return to work.

Typically, industry workers' compensation medical care costs increase at a pace significantly higher than workers' compensation indemnity lost time benefits and general medical inflation. Utilization differences make up over 80% of this cost difference. Westfield reviews recommended treatment plans for medical necessity, frequency and duration. This approach results in cost effective medical outcomes. Our Utilization Review services deliver appropriate, evidenced-based treatment recommendations through:

- Each request for authorization of treatment reviewed against state and industry evidencebased requirements
- Precertification reviews
- Concurrent reviews
- Retrospective reviews
- National capabilities with licensures to meet specific jurisdictional guidelines
- Peer reviews

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