

RISK MANAGEMENT. WITHOUT THE RISK.



SELF-INSURED WORKERS' COMPENSATION IN OHIO

Innovative Risk Management Solutions

- Claims Management
- Medical Managed Care
- Alternative Risk Options
- RMIS Technology

"Frank Gates' experts partner with clients, working hand-in-hand to achieve desired results."

Frank Gates Service Company (Avizent) has been administering workers' compensation programs in Ohio since 1946. We provide Ohio self-insured employers with comprehensive, results-oriented claims management tailored to your specific needs. Our primary goal is to protect each client's bottom line by controlling and reducing workers' compensation costs.

Frank Gates' services for self-insured employers feature flexible programs designed to meet each employer's unique requirements and desired outcomes. Through our strong commitment to building relationships and delivering high-quality service, we consistently maintain a high client retention rate.

We provide:

- Dedicated, tenured experts who aggressively manage claims on your behalf;
- A team of account executives, claims supervisors, adjusters, litigation coordinators and dispute resolution coordinators, who work together to resolve claims and return employees to work;
- Administrative functions, including the preparation and submission of state reports, self insurance certification and renewal, and risk liaison with the BWC;
- On-site quarterly account visits and claim reviews, and preparation and attendance at all BWC audits;
- Integrated telephonic and nurse case management programs;
- Aggressive management of all litigated claims to help drive the desired outcome and reduce ultimate costs;
- Aggressive pursuit of subrogation, settlements and recovery from third parties; and
- 1-800 and web-based claim reporting, 24 hours a day/365 days a year.

Quality Service

Our services include quality control measures designed to ensure quick, accurate resolution of claims.

- Claims investigation is initiated within 24 hours, using three-point contact.
- A diary is created on all active claims within five days of the initial report.
- All active and open claims are reviewed quarterly.
- We ensure adjudication of medical fee bills within 10 days, and a three-day standard when establishing reserves.
- Using our reporting web site you can view current account status and claims activity, and find up-to-date reports.

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Medical Cost Control

Our medical management program provides a structured framework for controlling medical expenses while providing access to appropriate care. Services include:

- Sophisticated medical fee bill payment software that adjusts bills to state fee schedules and PPO guidelines, and includes easy-to-follow explanation of payment and services;
- Copies of approved medical treatment plan issued to injured worker and physician, which helps control costs;
- Prompt response to requests for prior authorization for medical treatments with expert review to ensure appropriate treatment;
- Utilization review to make certain all hospital stays and outpatient medical treatments are necessary; and
- Fee bill audits designed to ensure that medical provider bills are paid according to mandated fee schedules and reasonable, customary charges.

Associate Education

Frank Gates associates are well-educated on the latest workers' compensation industry knowledge and state-specific information, as well as customer service best practices. Many of our associates pursue nationally recognized self-study programs to earn professional designations including:

- Associate in Insurance Services (AIS)
- Certificate in General Insurance (INS)
- Associate in Claims (AIC)
- Associate in Risk Management (ARM)

These programs help enhance our associates' expert knowledge of claims and risk management issues to best meet clients' needs.

Smooth Client Transitions

The task of moving claims data from one TPA to another can be daunting, but Frank Gates has been able to reduce the time needed for this process from months to just a few weeks through our IT Data Mapping technology. By "mapping" the data elements transferred between organizations, we reduce concerns and help ensure the smooth, efficient transfer of data in a quick and accurate manner.

Industry-Leading Technology

Frank Gates offers comprehensive claims management using the VISUAL Claims Studio™ (VCS) system, which is utilized by internal claims staff and integrates the latest tools and innovative upgrades to give adjusters a competitive edge when managing clients' workers' compensation claims.

With VCS, our claims experts can:

- Manage the entire lifecycle of claims, from initial incident and notice of loss to final dispensation;
- Quickly access information through built-in "search" and "drill down" record retrieval inquiry; and
- Maintain comprehensive claim and claimant details, financials, reserves, documents, notes and text.

Clients can also access claims information and generate specialized reports online on-demand with VISUAL Reports Studio™, our claim reporting web tool.