

School: ATEC – Technology Essentials
Course: Enhancing Claims Workflow and Injured Worker Experience with Technology (Module 2)
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Summary

The course "Enhancing Claims Workflow and Injured Worker Experience with Technology," taught by Stacy Hanson and Emily Cameron of Gain Life, focuses on how technology can be leveraged to improve the efficiency of claims processing and the overall experience of injured workers. Drawing on behavioral science and extensive research, the course outlines the key strategies and tools that can be used to achieve better outcomes in the workers' compensation industry.

Introduction to Technology in Claims Management: Stacy Hanson opens the discussion by emphasizing the importance of integrating technology into claims management, particularly in addressing the biopsychosocial factors that can influence an injured worker's recovery. Gain Life, a company born out of Harvard University's innovation lab, has developed a claims automation platform that enhances the injured worker experience by providing real-time, personalized support and reducing communication barriers through automated messaging and multilingual translation services.

Key Concepts in Behavioral Science and Technology: Emily Cameron introduces the self-determination theory as a framework for understanding how technology can motivate injured workers. The theory identifies three critical components—competence, relatedness, and autonomy—that drive positive engagement. By ensuring that injured workers feel competent in understanding the claims process, connected to their claims team, and in control of their communication preferences, the system can foster a more proactive and positive approach to recovery.

Application of Technology in Communication and Information Exchange: The course highlights the need for modern communication tools that align with the injured worker's expectations. Gain Life's platform supports text, email, and phone communications, allowing injured workers to choose their preferred method. Additionally, the platform automates document management, enabling electronic submissions and signatures, which reduces delays and increases efficiency. Automated reminders and notifications further streamline the process, ensuring that injured workers stay informed and engaged.

Enhancing Claims Workflow through Automation and Integration: Automation plays a crucial role in managing high volumes of claims. By automating routine administrative tasks, claims professionals can dedicate more time to human-to-human interactions, which are vital for effective case management. The platform also provides tools for tracking treatment appointments, sending reminders, and collecting updates post-appointment, all of which contribute to better transparency and faster resolution of claims.

Implementing Technology and Overcoming Challenges: Emily Cameron also addresses the challenges of implementing new technology within existing workflows. She emphasizes the importance of integrating new tools in a way that minimizes disruption and enhances current practices. Training and ongoing support are essential to ensure that all users, regardless of their comfort level with technology, can effectively utilize the new systems. By tailoring workflows to specific claims and continuously refining processes based on user feedback, technology can significantly improve both the efficiency of claims management and the satisfaction of injured workers.

Conclusion: The course concludes with a strong message about the impact of technology on the workers' compensation industry. By simplifying processes, reducing administrative burdens, and improving communication, technology not only enhances the workflow but also empowers injured workers, leading to better overall outcomes. The integration of behavioral science principles into technology solutions ensures that the injured worker experience remains at the forefront of these innovations. This holistic approach, which combines empathy with efficiency, is key to driving positive results in claims management.

Learning Objectives

1. Understand the role of technology in enhancing claims workflows and improving injured worker experiences.
2. Explore how self-determination theory can be applied to claims management to motivate positive engagement from injured workers.
3. Identify the benefits of integrating technology in communication, information exchange, and resource sharing within the claims process.
4. Learn strategies for implementing and integrating technology into existing claims workflows to maximize efficiency and effectiveness.
5. Assess the impact of technology on claims management tasks, focusing on automation and its potential to improve human-to-human interactions.

Primary Takeaways

1. Positive injured worker experiences, driven by tailored technology solutions, are key to achieving better claim outcomes.
2. Technology can streamline communication, reduce delays, and enhance transparency, leading to more efficient claims processing.
3. Automation of administrative tasks allows claims professionals to focus more on providing personalized support and improving outcomes.
4. Implementing technology successfully requires careful integration into existing workflows and ongoing support to ensure user adoption.
5. The combination of behavioral science and technology can effectively address psychosocial barriers, ultimately reducing claim costs and improving recovery times.

Course Outline

- 1) Introduction to Technology in Claims Management
 - a) Overview of Gain Life's Approach
 - i) Background of Gain Life and its focus on behavioral science and technology.
 - ii) Importance of enhancing claims workflow and injured worker experience.
 - b) Key Concepts in Claims Technology
 - i) Self-determination theory: competence, relatedness, and autonomy.
 - ii) The role of technology in claims management.
- 2) Enhancing Claims Workflow with Technology
 - a) Communication Tools
 - i) Multi-channel communication: text, email, calls.
 - ii) Auto-translation for non-English speakers.
 - iii) Encouraging responsive and personalized communication.
 - b) Information Exchange
 - i) Electronic form submission and e-signatures.
 - ii) Automated reminders and follow-ups.
 - iii) Reducing delays and increasing form completion rates.
 - c) Resource Sharing and Check-ins
 - i) Proactive pulse checks and issue escalation.
 - ii) Access to support resources and provider lists.
 - iii) Tailored experience based on injured worker needs.
 - d) Claims Management Tools
 - i) Automating administrative tasks.
 - ii) Flagging high-risk claims for focused attention.
 - iii) Integrating technology into existing workflows.

- 3) Implementation and Adoption of Technology
 - a) Technology Adoption Curve
 - i) Addressing resistance to new technology.
 - ii) Importance of training and retraining.
 - b) Integrating Technology into Workflows
 - i) Tailoring technology to specific claim types.
 - ii) Minimizing disruption to existing processes.
 - c) Enhancing Human-to-Human Interaction
 - i) Using technology to free up time for personalized support.
 - ii) Balancing automation with the need for empathy in claims management.

NOTE: Artificial Intelligence was used in the creation of this document.