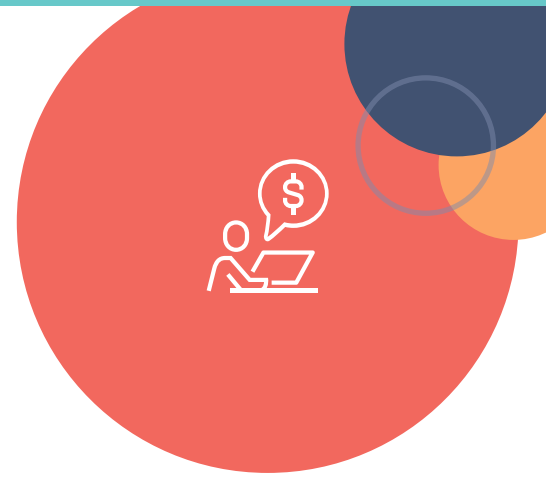


CASE STUDY

# Chesapeake Employers Insurance Transforms Workers' Comp Claims with Hi Marley



## Maryland's Largest Writer of Workers' Compensation Insurance Offers Injured Workers More Communication Options



Writer of Workers' Compensation Insurance in Maryland

### CHALLENGE

Chesapeake Employers Insurance, Maryland's largest writer of workers' compensation insurance, wanted to offer injured workers a faster, more convenient way to communicate with their insurance provider.



Opt-In Rate

### SOLUTION

Chesapeake Employers Insurance partnered with Hi Marley. "While we offered integrated email communication for years, we're excited to finally offer texting as an additional service of convenience for the claimant, at their request," said Sarah Cunningham, Claims Supervisor at Chesapeake Employers Insurance. "Texting is a preferred communication channel that is available and accessible to most of our customers."



Time to First Contact

### RESULTS

#### Hi Marley Enables Communication and Collaboration

Chesapeake delivers workers' compensation benefits focused on quality medical care with a return-to-work objective.



Text Messages Include a Media Attachment

Chesapeake offers a pre-certification department and a robust claims and health services department, including nurses, doctors and pharmacists. These providers, in partnership with the adjuster, can assist the patient in a timely fashion. With several parties involved in workers' compensation claims across the ecosystem, improved communication and collaboration with the Hi Marley Insurance Cloud enables faster settlement.

Furthermore, when represented by an attorney, only certain operators can communicate with the injured worker during a workers' compensation claim. Hi Marley's case visibility toggle feature allows Chesapeake's employees to collaborate while remaining compliant.

### Intelligent Translation Feature Saves Time

Chesapeake has also benefitted from Hi Marley's intelligent translation feature. While multiple departments have several bilingual in-house employees, interpretation is not their primary responsibility, requiring Chesapeake to outsource translation cases to a third-party company.

Hi Marley's translation feature has increased adjusters' speed of communication and reduced the time adjusters spend on each claim. Chesapeake has already interacted with claimants in real-time in Spanish, Mandarin, Portuguese and Russian.

### Improved Scheduling Leads to Cost Savings

Workers' compensation claims are often complex, and nurse case managers play a valuable role. Nurse case managers are tasked with evaluating the injured worker to provide appropriate and cost-effective services, handling a medical management plan which can include scheduling appointments and arranging transportation, and coordinating with carriers, attorneys and medical care professionals throughout the claim.

Recent [studies](#) have found that nurse case managers can reduce lost time by as much as 50 percent, and reduce costs by up to 30 percent. However, if an injured worker misses a doctor's appointment or physical therapy, this can delay cycle time and incur expenses for the insurer.



"My nurse case managers are actively using Hi Marley to **communicate with the injured worker**," said Ana Blair, Health Services Supervisor at Chesapeake Employers Insurance.

With Hi Marley, Chesapeake set up automatic status updates and scheduled text messages to remind injured workers of upcoming appointments and routine check-ups. In turn, this saved Chesapeake costs and helped injured workers maintain a routine.



A typical translation phone call took about 45 minutes just for an initial investigation, and that's not including follow-up conversations. So, translation has increased adjusters' speed of communication and reduced the time that adjusters spend on each claim."

### SARAH CUNNINGHAM

Claims Supervisor, Chesapeake Employers Insurance



We're focused on helping the patient return to work, and their livelihood, in a safe manner. **Hi Marley enables instant communication** after an appointment. That speed and responsiveness are essential for obtaining medical documentation, follow-up appointment dates, orders for services and helps us know if their doctor has determined if the injured worker can return to work in any capacity."

**ANA BLAIR**

Health Services Supervisor, Chesapeake Employers Insurance

### Responsiveness Improves the Claims Experience

The team uses Marley Insights to monitor case counts, volume, opt-in rates and frequency of communication. Hi Marley's [recent study](#) found that time to first contact— how long it takes for an adjuster to contact an insured after they file a claim and opt-in to Hi Marley—can help predict how well an adjuster will handle the claim throughout its lifecycle.



Chesapeake has an 85 percent opt-in rate, with an average time to first contact of seven minutes, which is in the **top 25 percent of all carriers** in Hi Marley's database.

Chesapeake's strong usage and excellent response times demonstrate that their claims professionals are active and responsive, which correlates directly with a better claims experience and faster time to resolution.

"It's very easy for the injured worker to leave a doctor's appointment, take a picture and text it over to us," added Cunningham.

Nearly 23 percent of all text messages received by Chesapeake employers have included a media attachment. The ability to send and receive color photos has impacted how Chesapeake handles cases. For example, in the past, photos in reports appeared in black and white, making it hard for adjusters to determine the severity of an injury or recovery process. But with Hi Marley, adjusters can receive and review full-color photos that offer much more detail and help improve their assessment and, ultimately, overall care for the injured worker.

"Our company goal is to be the best niche workers comp carrier in Maryland. Hi Marley is giving us a **competitive edge** while helping us ensure all of our claimants receive the best service and experience possible."

**SARAH CUNNINGHAM**

Claims Supervisor,  
Chesapeake Employers Insurance

Learn more at

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