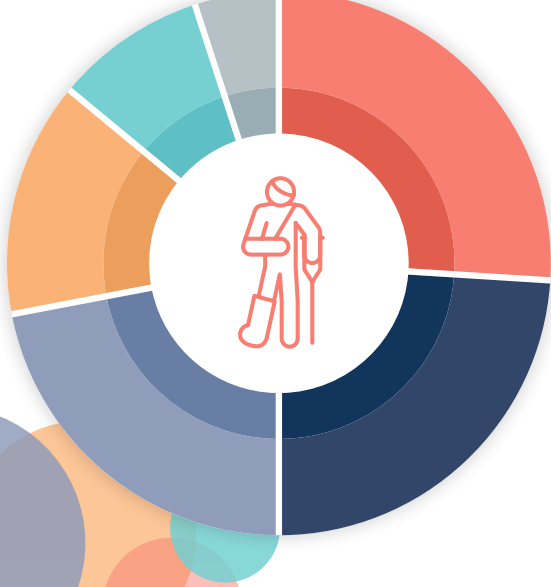




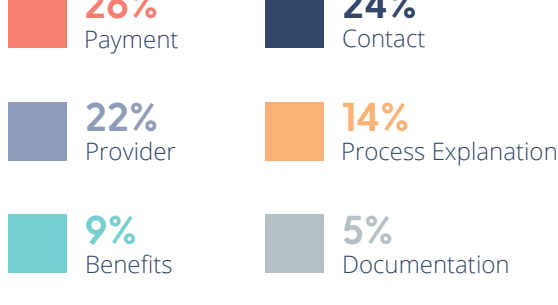
Uncover the Most Frequently Asked Questions in Workers' Compensation Claims

Root Cause of Injured Worker Inquiry



Hi Marley aimed to uncover the most frequently asked questions in workers' compensation claims.

We analyzed conversations from carriers within our platform, categorizing a relevant sample of 1,000+ inbound questions by the root cause of what drove the customer inquiry.



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With most people dealing with an accident on the job, it's their first experience, and they are scared, anxious, and vulnerable. From the first point of contact through the entire claims process, we aim to ease that burden and instill confidence and trust; Hi Marley is helping us do that.”

PAUL BUFFONE

LWCC Senior Vice President and Chief Claims Officer



Carriers can anticipate the following inquiries to improve outcomes, streamline the process, and provide much-needed support to injured workers on their recovery journey.

26% Payment

Inquiry resulted from an unclear understanding of wage payment status and/or payment amount.

- Can you tell me when the payment goes into my bank account?
- How much am I supposed to have received in total for my lost wages?

The customer required an acknowledgment, information on how to contact the adjuster or request for outreach.

- Here is the form of my work status report and when you have time can I call you about a certain matter?
- The receptionist said they would have to call you when I arrived at my appointment at 4 PM for verification. Would you be available at that time?

24% Contact

22% Provider

Inquiry about providers, specifically scheduling and approval activities.

- When will you schedule the consultation?
- I am wondering if you approved me for the neurosurgery consultation?

Inquiry resulted from an unclear understanding of the process and next steps.

- I was wondering how the progress on my claim is going?
- Thanks for explaining. What's next? Do I continue to see the doctor until I'm pain-free?

14% Process Explanation

9% Benefits

Inquiry related to settlement status, medical benefits status or the need for mileage, parking and transportation reimbursement.

- Should I add all the mileage for my physical therapy appointments that I've had, as well as doctor and x-ray visits?
- Ok I am going to work. But I got an appointment with occupational health for my back on Friday. Is worker comp going to cover that for me?

The customer requested records or bills either for themselves or other parties.

- Do you need a copy of the PT order?
- I believe I have the report form for work, including the surgery; how would you like for me to send it?

5% Documentation

Hi Marley found that the majority of the frequently asked questions in our analysis could be handled through proactive outreach, automation and standardization of communications to help carriers:

SUPPORT FASTER RECOVERY

Schedule reminders with predefined message templates to support faster recovery



MANAGE EXPECTATIONS

Explain the process in the beginning and send automated updates



PROVIDE PEACE OF MIND

Automatic payment updates create a better experience



SHOW EMPATHY

Confirming receipt helps injured workers feel heard



“

In our line of business, there is often a lot of back-and-forth between the adjuster and the worker who experienced an on-the-job injury. It's a stressful situation, and the benefits are complex. Hi Marley helps us answer our customers' questions faster and provides a much more efficient way to exchange documentation and photos. It's an innovative solution that will have a lasting positive impact on our business.”



Dan Giralmo, VP of Claims at New Mexico Mutual

READ OUR LATEST WHITE PAPER

Combining Automation and Empathy: How Carriers Can Tackle the Most Frequently Asked Questions in Workers' Compensation Claims.

WANT TO LEARN MORE?

Contact us.

