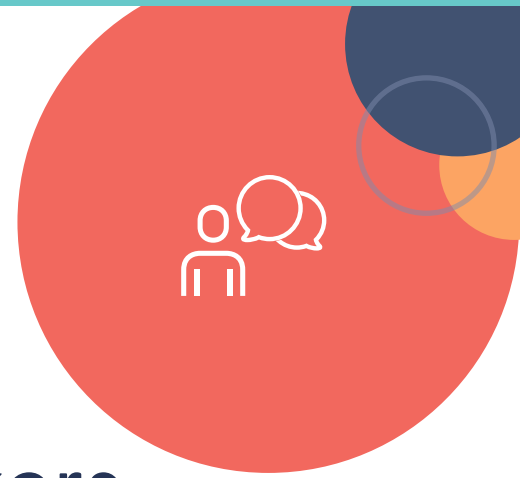


Montana State Fund's Focus on Communication Smooths the Road to Recovery for Injured Workers



"Hi Marley streamlines and takes a lot of frustration out of the claims process. Small benefits that make things easier can have a big impact on a claim."

RUTH ANN LLOYD

Claims Manager,
Montana State Fund

Montana State Fund partnered with Hi Marley, Making Communication Easier for Injured Workers and Claim Examiners

THE CHALLENGE

Nearly 25,000 businesses, organizations, and their workers rely on [Montana State Fund](#), the state's largest and only non-profit workers' compensation insurance provider, for protection.

Montana State Fund supports injured workers across a range of industries, including agriculture, construction, educational services, trucking, and more. Some injured workers have returned to work and may find it difficult to respond during working hours. Others work night shifts or live in rural areas with limited cell phone signals.

Knowing most people prefer to text, Montana State Fund partnered with Hi Marley to make it easier for injured workers and claim examiners to communicate.

THE SOLUTION

Adopting Hi Marley has allowed Montana State Fund to remove communication barriers, which can lead to improved claims experiences, reduced costs, and accelerated resolution times.

"Texting has alleviated the communication barriers that we encounter due to various factors in this line of work," said Cassidy Horne, Claims Examiner at Montana State Fund.

THE RESULTS

Texting Solves Communication Challenges in Workers' Compensation Claims, Eliminating Missed Connections

Before Hi Marley, claim examiners would often call injured workers, leave voicemails trying to coordinate a time to talk live, wait for a call back and play endless phone tag. Texting makes communication and the claims process easier.

"Communication is faster and easier for the injured worker because we can reach each other at any time of the day, over text," said Brendon Quebedeaux, Claims Examiner at Montana State Fund. "I can send quick updates without needing a big phone call. I don't have to catch injured workers at the right moment to ensure they have everything they need. It's easy access both ways and makes the process better for everyone involved."

Convenient Communication Delivers Clarity and Strengthens Relationships

Claim examiners play a crucial role in delivering compassionate and clear communication to injured workers facing a myriad of uncertainties around recovery, finances, and more.

"After the initial phone call with an injured worker, I am now able to send a text outlining the process and expectations," said Cassidy. "That way, they don't need to worry about capturing and remembering all of the information we discussed on the call; it's on their phone in a text message that they can refer back to."

Cassidy continued, "Texting creates an easy, accessible way for injured workers to communicate with us if they have a question or concern. With more frequent communication, we can establish a better rapport and help them through their recovery process; it's really rewarding."

Texting Provides an Outlet for Injured Workers to Express Concerns and Receive Support

Another claim examiner shared a powerful story about an injured worker who dealt with anxiety and regularly canceled appointments. On the rare occasion that the injured worker answered the phone, she would end the calls quickly before the claim examiner could gather the necessary information to progress the claim.

"Navigating a workers' compensation claim can be daunting for injured workers, but Hi Marley makes the claim process easier. **Texting enables claims to go more smoothly** and helps us deliver a positive claim experience."

RUTH ANN LLOYD

Claims Manager,
Montana State Fund

"Not only can we meet and exceed our customer expectations by offering texting as a communication option, but **our claim examiners also love Hi Marley**. It has proven to be successful in getting documentation, answering questions, providing updates, and scheduling appointments."

JERRI THOMAS

Systems Analyst,
Montana State Fund

The claim examiner said everything changed with Hi Marley. “Texting provided an outlet for her to express her concerns and fears. She could more clearly tell me what held up her claim in the past. As she started revealing these issues via text, I could take action on my end. I cleared up ‘roadblocks’ with the provider so she could resume treatment and move her claim forward. She also became much more responsive via text and updated me on her progress. Ultimately, offering texting and the option to communicate through writing opened up more frequent and less guarded interactions.”



With Hi Marley, Montana State Fund creates **open lines of communication, increasing touchpoints and providing better support** for injured workers, allowing for improved outcomes.

Streamlining Documentation Accelerates the Claims Process and Can Save Time and Money

Hi Marley also helps Montana State Fund streamline documentation requirements throughout the claim process, which can save time and money. For example, a workers’ compensation claim becomes valid when the injured employee signs the First Report of Injury (FROI). It can sometimes take up to two weeks for the injured worker to receive, sign and return the document by mail, which can delay the claim decision.

“Texting is a complete game-changer. The injured worker can send me the signed FROI over text, and I can start the claim process the same day,” said Brendon. “I tell injured workers that if they opt-in to text messaging, we can complete the paperwork much faster. I hardly ever have anyone say they don’t want to text.”

Workers’ compensation claims may also include work restrictions from the injured worker’s physician, dictating what an employee can and cannot do on the job because of their injury. With Hi Marley, injured workers can text a photo of treatment plan updates and work restrictions to the claim examiner immediately following a doctor’s appointment. As a result, the claim examiners can promptly authorize treatment and accurately communicate work restrictions to employers without delay.

Injured employees need money and time-loss benefits to live. Workers can also text information to Montana State Fund to quickly set up direct deposit in their system. Simplifying this step makes claims faster and injured workers happier.

“Working with injured workers across the state, we deal with a lot of different schedules, so it’s difficult to find time to connect.

Texting allows injured workers to respond at their convenience so we can keep the conversation going. It has been powerful for keeping claims moving forward”

CASSIDY HORNE
Claims Examiner,
Montana State Fund

“With Hi Marley, we can text the injured employee with the appointment information and even schedule reminders as the date approaches. I tracked the ROI metrics, and **I could see a reduction in paper costs, as well as an increase in efficiency and the ability to save money** due to fewer missed appointments.”

JERRI THOMAS
Systems Analyst,
Montana State Fund

Translation Feature Delivers Consistent Support, Reduces Delays and Enhances the Claim Experience

Before partnering with Hi Marley, Montana State Fund previously facilitated non-English speaking phone call conversations through an interpreter service. One claim could require multiple discussions over several days, and each one took time to coordinate and incurred a fee.



Hi Marley's translation feature **enables real-time translation in 25 languages**, allowing Montana State Fund Claim Examiners to communicate with injured workers in their preferred language.

Cassidy noted an instance where she handled a complex claim that involved potential wage loss, requiring frequent communication and updates. Because the individual spoke Spanish, Cassidy needed to use an interpreter service for every phone call.

"I would call him for an update with an interpreter, and if he didn't pick up, I would need to wait for him to call back. Then, I'd need to get the interpreter on the line again to return his call," said Cassidy. "And so it created this loop of missing each other, just barely. Once I used texting on his claim and could message him in a language he understood, and he could reply in his preferred language, it made all the difference. We could have constant communication instead of constantly missing each other."

Reduced Call Volume Boosts Productivity and Proactive Claims Handling

With Hi Marley, Montana State Fund's claim examiners can spend less time on the phone trying to reach injured employees, leading to fewer interruptions and increased productivity.

"Hi Marley has not only dramatically reduced my calls, it also allowed me to get ahead of my work," said Brendon. "If I know I'll need information for the next step in the claim coming up, I can send a text today, and the injured worker can respond at their leisure. I spend less time scrambling to get information. My job requires less manual effort because everything is streamlined, which allows me to focus more time on the claims that need more attention. I can also be more proactive, which means I get fewer calls from injured workers."

By adopting Hi Marley, Montana State Fund streamlines interactions and improves productivity while helping injured workers feel heard, supported, and empowered throughout their road to recovery.

"The translation feature changed my interactions with people who speak languages that I don't. Now, I can send them a message, and the injured worker can text back and ask questions as they arise rather than needing to wait for an interpreter. **It enables me to provide the same level of service to all injured workers, regardless of their language.**"

BRENDON QUEBEDEAUX

Claims Examiner,
Montana State Fund



To see how Hi Marley can transform workers' compensation claims at your organization, visit www.himarley.com/workers-compensation