

LCase Claims Software

LCase® presents a new approach in managing workers' compensation claims by:

- Recording key claim information in discrete data fields
- Managing claims with a combination of traditional claim notes and information recorded in discrete claim fields
- Calculating case reserves in multiple detail elements, using life annuities that can have economic assumptions including future benefit escalations and present values applied and that can produce gross, ceded, and retained net of reinsurance values on a claim-by-claim basis
- Minimizing the need to review claim notes to obtain claim information for use in key claim management decisions

Computer claims systems have evolved considerably over the last 30 years. Yesterday's paper files filled with handwritten notes and supplemented by limited electronic records have now become "paperless" computer systems that record all claim, payment, and case reserve information through the capture of external documents.

Unfortunately, the design limitations of modern computer systems have introduced obstacles to sound claim handling, due to several issues that were not present in the days before claims systems were fully computerized.

While computerization has greatly increased efficiency and permitted an increase in the number of open claims a claims handler can manage, it has come at the price of a comprehensive understanding of the current facts and status of the claim.

Three limits of computerization affect this price:

- The limited number of discrete data fields present in most systems
- The small size of computer monitors historically in use, which leads programmers to create multiple small screens of data fields instead of placing a comprehensive set of data fields on one screen, allowing important claim information to be viewed in its entirety for decision making
- The reduction of multi-line claim notes and descriptions of documents to lists with limited characters describing the note or document, and the requirement that the user click on the line to view the whole note or document

LCase is designed to overcome the historic limitations of prior systems and give claim professionals the ability to view and review key claim information as they make day-to-day decisions about the course of the claim.

LCase accomplishes these goals by:

- Using a large set of discrete data fields to describe each claim in a comprehensive non-state-specific manner, reducing the need to review summary narrative descriptions in claim notes
- Using modern database field formats and text entry mechanisms to encourage the entry of uniform, easy-to-understand data entries
- Replacing limited-data lists with scrolling portals that show the entire note entry
- Using a minimum of system windows that utilize larger modern computer monitor screen sizes and multiple tab areas

The field structure of LCase is national in scope. It uses terms that apply to basic U.S. workers' compensation concepts and avoids the use of unique state-specific terms unless they are critical for understanding the status of a claim.

LCase is not designed to replace your existing software. Instead, it can be used as a supplement to existing systems for the small number of claims that stay open for extended periods of time but that ultimately account for the majority of all dollar benefits paid for all claims with injuries in the same year. LCase paid and outstanding reserve fields, data fields such as addresses, and other key information can easily be linked to tables in existing systems, thereby minimizing repetitive data entry and updating.

LCase is available as a single-user standalone database, a desktop application capable of being served to multiple users, or a web-based solution for a single user or served to multiple users.

LCase innovations:

- 1. Key claim information captured in discrete data fields instead of claim notes**
- 2. Key claim information presented to the user on one screen each time a claim is accessed**
- 3. Case reserves calculated in elements, with multiple elements available for indemnity, medical, and expense**
- 4. Case reserve calculations generated based on detailed user input**
- 5. Flexible data searching and reporting available to user**