



## Managing Medical Costs

**MEM has proven expertise reducing the work comp medical costs that challenge your business.**

Medical costs have become a bigger piece of work comp claims costs during the last 10 years. Indemnity costs previously accounted for half of total claims costs, and now medical costs outweigh indemnity by almost 25 percent. This is largely due to the rising cost of medical care.

While health care costs in general continue to rise with little you can do, work comp medical costs are an expense you can control. Effective management of these costs can have a significant impact on your business, so MEM has made it a priority to develop and deliver programs that substantially lower medical costs.

### IN 2013

**MEM saved policyholders**

**\$4.7 million**

**on medical costs for lost-time claims compared to the national average.**

### Remarkable Results

Medical cost per claim in Missouri and nationwide has grown during the past four years. During that time, MEM positively influenced Missouri's result, with our results far better than national averages. MEM's savings off billed medical charges has averaged more than 50 percent.

### Our Unique Approach

#### UNMATCHED CLAIMS SERVICE

Our team of claims experts contacts injured employees within 24 hours nearly 100 percent of the time to begin managing your claims effectively.

#### NURSE CASE MANAGEMENT

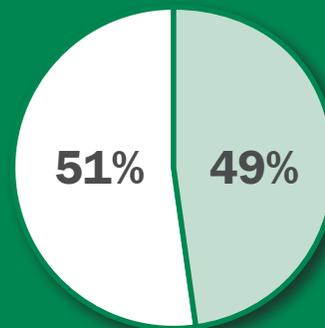
In-house nurse case managers are committed to high service standards and ensuring a successful recovery and return to work that pays off.

#### PHARMACY PROGRAM

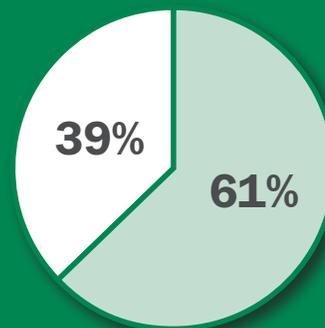
Generic utilization and a unique approach to first prescription fills net remarkable results. Pharmacy costs were just over 2 percent of MEM's total medical costs for 2013, compared to 10 percent for the Midwest market.

## MEM Medical Severity

● Indemnity ● Medical



2002



2013

*Medical costs have become a much bigger piece of total claims costs over the years. MEM is dedicated to helping you manage medical expenses, critical to controlling work comp expenses.*

#### SPECIALIZED STAFF

We devote resources to coordinating an effective return to work, eliminating work comp fraud, assisting with complex medical issues, overseeing catastrophic claims and recovering costs from third parties.

#### MEDICAL NETWORK

A robust network and strong partnerships provide MEM policyholders with outstanding medical service while significantly reducing their medical costs.

**For more information:**

 [www.mem-ins.com](http://www.mem-ins.com)

 1.800.442.0593

**MEM**  
Missouri Employers Mutual