

Claims Management



CLAIMS SERVICES

FIELD SERVICE MANAGERS

Our Field Service Managers are expert claims professionals who provide our policyholders with onsite staff and management training, accident investigations and claim reviews to help manage claims effectively.

RETURN TO WORK PROGRAM

MEM provides assistance in developing customized return to work programs. Policyholders work with a Return to Work Coordinator and have access to outside, not for profit, placement options as well.

DRUG-FREE WORKPLACE PROGRAM

MEM strongly encourages having and enforcing a drug-free workplace program. We help policyholders understand the benefits of these programs and how to put one in place.

- MEM may reimburse policyholders up to \$55 for post-accident drug screening to determine if alcohol or drug use may have been a factor in the incident.

SUBROGATION AND RECOVERY

MEM's accomplished Subrogation Unit works to recover money from third parties who are in some way responsible for a workplace injury. We pursue subrogation on every eligible claim, regardless of size, to achieve the best results for our policyholders.

FRAUD PREVENTION

When someone engages in work comp fraud, we all pay. MEM's Special Investigative Unit is dedicated to identifying and examining cases of suspected fraud. Report fraud to MEM anytime by:

 mem-ins.com

 [800.442.0592](tel:800.442.0592)

MEDICAL COST SAVINGS

NURSE AID 24/7 WORK INJURY LINE

MEM's 24/7 work injury line offers policyholders and their injured workers personalized treatment recommendations and care coordination provided by a registered nurse.

NURSE CASE MANAGEMENT

Our in-house Nurse Case Managers are committed to high service standards and ensuring a successful recovery and return to work that pays off.

COMPREHENSIVE MEDICAL NETWORK


A robust network and strong partnerships provide you with outstanding medical service while significantly reducing medical costs. MEM savings average more than 50% off billed medical charges.


PHARMACY BENEFITS


Our pharmacy benefit program eliminates out of pocket expenses for work-related injury prescriptions.

PROMPT INJURY REPORTING

Report injuries to MEM within 24 hours:

 mem-ins.com

 [800.442.0593](tel:800.442.0593)

 [800.442.0597](tel:800.442.0597)

 firstreport@mem-ins.com