Self–Admin vs TPA process

	Injury Reporting	First Contact	State Reporting	Claim Adjusting	Bill Payment	Federal Reporting	Subrogation
Self–Admin	Employee & supervisor fill out form, docs sent to Payroll. Payroll completes wage portion. Sends to Risk. Risk enters claim.	Risk mails letter to employee, requesting a phone call. Second and third letters mailed, 1st contact typically not made for several weeks to months.	Compliance rate in 2013, WI State fines	Paper files, notes in RMIS system, mail, fax, manual check process (soft costs and hard costs)	Hard copy invoices mailed to Risk, Risk mails to MBR, MBR adjusts, mails back to Risk, manual data entry for each bill in claim history (hundred + weekly), invoices sent to accounts payable, processed and paid via paper check	41 departments responsible for maintaining OSHA logs, pay vendor 10K for CMS Section 111 reporting quarterly	8% Audit rate
			49 %				
TPA	Employee & supervisor fill out form, HR generalist direct report to TPA.	24 hour 3 point contact	100% compliance for other clients, and required by contract	Fully automated by TPA	Fully automated by TPA	Automated OSHA & CMS Section 111 reporting included	100% compliance for other clients, required by contract