

CAREWORKS OPEN ENROLLMENT QUESTION & ANSWER GUIDE

Thank you to all current CareWorks customers for your ongoing support. Your direct feedback has helped us create a company founded on consistently delivering exceptional customer service. We appreciate your partnership. You will be contacted by other MCOs asking you to switch to their services during this May's MCO Open Enrollment period. Please use this detailed Question and Answer piece as a comprehensive guide to all of the quality services currently available to you as a CareWorks customer.

Return to Work Performance

Is your current MCO a leader in return to work performance, consistently exceeding the statewide average in return to work?

Yes, CareWorks had the #1 return to work performance on BWC's 2012 MCO Report Card and over a nine year period, from 1st Quarter 2003 through 4th Quarter 2011*, the last quarterly scores provided by BWC at press time for this report. BWC's DoDM benchmark was developed as the primary indicator in measuring an MCO's effectiveness and timeliness in helping injured workers return to work, based on each unique type of injury. We realize helping our employer customers achieve successful return to work can make a significant difference, not only on your costs and future premium, but on the lives of your employees as well.

*Source: BWC's Quarterly MCO DoDM Results from 1st Quarter 2003 through 4th Quarter 2011.

First Report of Injury Turnaround

Is your current MCO focused on the timely reporting of new workplace injuries?

Yes, CareWorks had the fastest average First Report of Injury Turnaround of all MCOs over a nine year period.* Processing new First Reports of Injury (FROIs) to BWC as quickly as possible speeds the triage of new claims and initiates our medical management services as quickly as possible. In 2011, CareWorks processed new FROIs in an average of 0.58 days from date of receipt, establishing our best single year turnaround time in our history in Ohio's Health Partnership Program (HPP). We focus on achieving the fastest turnaround time possible because of the positive impact it can have on claim outcomes.

*Sources: BWC MCO Report Cards 2003 – 2011, includes only MCOs listed on every BWC Report Card from 2003 - 2011. BWC MCO Year-End Summary Data 2011.

Medical Management Technology

Is your current MCO a technology leader?

Yes, CareWorks recently completed an important transition to a new claims management system that takes advantage of the latest system architecture and platform. These provide us with new flexibility and speed to adapt to the constantly changing needs of our customers, providers and service delivery partners. CareWorks will continue to set a high standard for information technology, including:

■ Online Claims Access

CareWorks leveraged our new technology platform to develop a new version of our web-based access for customers. The CareWorks Claims Portal gives our customers real-time access to their claims information and documents, along with multiple reporting options.

■ Customized & Quarterly Reporting

A complete listing of claims and medical bill payment activity can be generated for CareWorks customers on a quarterly or as-needed basis. These reports itemize and summarize new claims, medical charges paid and medical cost savings. In addition, we can deliver a wide array of customized reports based on your needs.

■ Internet Provider Directory

Up-to-date listings of CareWorks and BWC's provider networks are always available online at www.careworks-mco.com. Users can search for providers based on their zip code, prioritizing search results to the providers closest to you.

■ Internet-Based First Report of Injury

Our customers can create an injury reporting account based on their unique company information. Logging into our system allows new injury reports to be pre-populated with an employer's information, providing consistent and efficient reporting of new injuries and eliminating any delays created by illegible handwriting or poor quality fax transmission.

■ Electronic Medical Billing

Approximately 30 percent of CareWorks' medical bills are received electronically. This improves our ability to efficiently manage each unique medical bill. We've paid more than 13 million bills since HPP began, with a current accuracy rate over 99.6 percent. We'll continue to deliver the highest quality bill payment services possible.

Source: BWC MCO Summary Report 4/8/2012.

■ Paperless Imaging Technology

By integrating our case management system with "paperless" imaging technology, CareWorks has created a technology model for Ohio's MCO industry. These technologies help us share and deliver information to our associates' desktops

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Q&A (Continued)

faster, so they can provide you with the highest level of customer service possible.

Dedicated Medical Management Associates

Does your current MCO offer dedicated staff to serve your unique needs?

Yes, at CareWorks our success will continue to be driven by providing the individualized service our customers need to be successful. This includes a team of dedicated medical management associates and an individually assigned CareWorks Account Executive for each customer. We provide a unique CareWorks Contact Sheet for each customer, listing the contact information for the associates responsible for managing your claims. In addition, we continue to offer our associates ongoing education and training opportunities, consistently setting a high standard for credentialed on-site staff for the MCO industry.

Medical Cost Savings

Does your current MCO offer substantial medical discounts below BWC's fee schedule?

Yes, CareWorks' provider network delivers substantial medical cost savings statewide as well as outside of Ohio, helping contribute to lower medical costs for our customers.

Market Share & Stability

Is your current MCO an industry leader, attaining at least a 25 percent market share?

Yes, CareWorks is the selected MCO of more than 40 percent of Ohio employers. We provide high quality workers' compensation medical management services to more than 93,000 active Ohio employer BWC policies. These employers represent more than \$660 million in workers' compensation premium, considerably more than any other MCO. In addition, CareWorks medically manages nearly 30 percent of all workplace injuries in Ohio. For an industry that has gone from 52 MCOs at its start to only 17 today, many employers may have experienced a change in MCO over the years. We're proud to serve many of the same customers who selected us as their original MCO back in 1997, with no change or interruption in service.

*Source: BWC MCO Activity Detail March 2012.

Personalized Education and Training

Does your current MCO provide customized education to you at no extra charge?

Yes, customized education has been and will continue to be a key offering of CareWorks. Visit the Tools and

Resource section at www.careworks.com and you'll find all the educational materials we've developed to help our customers best manage their workplace injuries. Or, talk with your CareWorks Account Executive to get started on educational materials personalized to your unique program.

URAC Accreditation

Has your current MCO consistently achieved URAC accreditation?

Yes, CareWorks is URAC-accredited, most recently earning re-accreditation in 2011.

Customer Service

Does your current MCO have short "on-hold" times for their Customer Service Department?

Yes, CareWorks' Customer Service Department conducts thorough call wait time studies to help us establish optimal response times for general customer service inquiries. During March 2012, calls to 1-888-627-7586 were answered, on average, within nine seconds.

Ohio Owned and Headquartered

Is your current MCO an Ohio owned and headquartered company?

Yes, CareWorks is proud to have always been an Ohio owned and headquartered company. We operate field and account service locations from nearly every major city in Ohio, including our corporate headquarters in Dublin and our office in Cleveland.

Customer Feedback

Does your current MCO listen to direct feedback from its customers?

Yes, CareWorks wouldn't be the success we are today without listening to our customers' ongoing feedback about our operations. Our customers' direct input has helped us improve and refine our services since our inception.

We hope this comprehensive article details all of the services available to you from CareWorks. We value your individual business and realize you count on us for the most effective medical management services available.

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