

## Wisconsin Senate Labor and Regulatory Reform Committee Assembly Committee on Labor and Integrated Employment Public Hearing on LRB 5293 and LRB 5292

## Testimony of Maria Montella Pascente, MBA, Director of Operations & Business Development, Ascension Wisconsin Employer Solutions

Good Morning Committee Members. Thank you for the opportunity to provide testimony on the proposed changes to the Wisconsin Workers Compensation System. My name is Maria Montella Pascente and I am the Director of Operations for Ascension Wisconsin Employer Solutions. Ascension Wisconsin is a faith-based health care organization committed to delivering compassionate, personalized care to all, with special attention to persons living in poverty and those most vulnerable. Serving Wisconsin since 1848, Ascension Wisconsin operates 17 hospital campuses, more than 100 related healthcare facilities and employs more than 1,100 primary and specialty care clinicians from Racine to Appleton. In addition to providing over 1.8 million patient visits annually, Ascension Wisconsin works directly with 1,600 employers annually to provide occupational health services. During our last fiscal year, Ascension Wisconsin provided over \$250 million in community benefit services to our communities.

I'm here today to share concerns regarding the proposed fee schedule in LRB 5292 and to provide insight into the complex system navigated by providers as part of the Workers Compensation Program.

As a full service Occupational Health program, Ascension Wisconsin works with companies to ensure their employees are taken care of throughout the course of their employment. Our focus is threefold: assisting in the hiring of candidates who can perform the physical demands of the position; supporting injury prevention on the job; and enabling a safe return to work for anyone injured.

Ascension Wisconsin's Occupational Health services offers a wide range of programming dedicated to helping employers achieve a healthy, productive workplace. From providing pre-employment physicals and screenings and assessing candidates for meeting the physical demands of a job to substance abuse testing, we partner to support the health and wellbeing of the workforce from day one of employment. If an employee becomes injured on the job, we help employers reduce work-related medical costs and lost work time with a robust work-injury management program, including post injury drug and alcohol testing. Our board-certified clinicians and healthcare team have the expertise to deliver occupational health services to all types of employers, including municipalities, industrial and manufacturing, educational facilities and the service industry.

When injuries occur, our goal is for the employee to return to full-duty with the same employer and the same job as quickly as recovery permits. Our team partners with employers and injured workers, ensuring care plans are designed to support the patients' recovery and get them back to work with their employer. The care model requires collaboration between employers, insurance carriers and the patients, ensuring all are aligned with the same goal of returning that worker to his or her original job with the employer.

During the last calendar year, we cared for about 800 injured workers. We estimate that 80% of work injuries we see are able to return to work the next work day, with restrictions. We work closely with employers on any light duty opportunities to keep the employee engaged in work throughout the healing and rehabilitation process. I'm proud of the care our team provides to Wisconsin's injured workers, ensuring that they have a faster return to work rate than workers in other states.

The clinical care model for injured worker care is unique in itself. In fact, the process of administering Wisconsin's Worker's Compensation program is so complex and administratively burdensome that we have a dedicated team to serve this population through Ascension's Employer Solutions. In spite of the complexities and added costs in administering Wisconsin's complex Worker's Compensation Program, Ascension remains committed to serving Wisconsin's workforce and has developed a dedicated clinical care system that works for employers and workers alike. The proposed fee schedule would underfund and undermine the successful clinical care system without simplifying and reducing the costs and burdens of the existing system.

We must communicate and coordinate information between the patient, employer and insurer. Administrative requirements vary by insurance carrier and employer which requires our team to manage multiple unique processes. Here are just a few examples of the extreme administrative work associated with a patient covered by workers compensation.

First, all issues related to a work injury need to be medically confirmed and treatment plans documented by an adjuster at the insurance carrier. This requires the successful transfer and receipt of medical records, notes and other information pertaining to the patient's case. Billing for worker's compensation also includes additional requirements for corresponding medical records, verification and notes. When information is lost through the transfer, most often on the receiving end, claims are denied and we must take appropriate steps to resolve each case, requiring a duplication of efforts. The multiple, varied tools and systems used by the workers compensation carriers increase the likelihood for errors in this verification and paperwork heavy process.

Ascension's billing team devotes a significant amount of time to the follow up on denied claims, which represents a burdensome administrative cost. Many insurance carriers that only accept paper claims are unable to properly track submitted claims, submitted medical records, and documentation in their system, even though they were attached to all submissions. This problem is likely caused when the submitted paper claims are manually scanned into their systems and lost in that process.

When calling insurance carriers to inquire on unpaid invoices, our staff are often on hold for over an hour waiting for a customer service representative. Most carriers will only assist with three claims per call and

then require our team to call and wait again. Some insurers do offer web based customer service, but not every issue can be addressed this way, such as requesting appeals. Direct contact with insurance carriers is often inevitable.

These processes often double and triple the time we must spend to successfully receive the appropriate payment, by comparison to standard insurance claims. For example; if we spend approximately 3-5 minutes registering a typical primary care patient, we receive all the necessary information for registration and insurance. For a workers compensation patient, we spend 3-5 min registering them; however, they usually can only tell us the name of their employer - and we then follow up to get the name of the insurance carrier, claim number and other relevant information. This means complete registration takes approximately 20-30 minutes rather than 3-5. In addition, injury data and invoicing process information must be submitted. We estimate at minimum two hours for each three visits per patient. For patients with more visits - and more serious injuries - it could take up to eight hours.

Implementing a government mandated fee schedule would neither simplify nor improve the current Workers Compensation program, and in fact, would have a negative impact on patients. LRB 5292 equates workers compensation with commercial health insurance, without taking into account the inherent differences between the two. With regard to workers compensation, keeping employers and insurance companies updated, coordinating care, responding to denials and navigating each insurance carrier's and employers required processes all require significant time and resources.

The outcomes in Wisconsin's workers compensation program speak for themselves - Wisconsin outperforms other states in return to work rates and reduced litigation. This proposal, however, fails to take into account the complexities and added costs of our workers compensation program and its proposed fee schedule would add to an already challenged and overburdened system and would not improve patient care. I urge you to reject this fee schedule proposal and ensure Wisconsin workers continue to receive top quality care through the Worker's Compensation program.

Thank you again for the opportunity to provide testimony today.