



# Fewer Claims & Greater Investment Returns

PMAMC Helps Improve School District's Workers' Comp Program

*South Huntington Union Free School District is comprised of seven schools located in Suffolk County, Long Island, New York. The district instructs a diverse 6,000-student population, employs 1,200 staff members and occupies 11 buildings totaling more than one million square feet.*

*As a self-insured public entity, South Huntington engages a third-party administrator (TPA) to handle its workers' compensation claims. In the summer of 2007, Karen Occhiogrosso, the district's Assistant Superintendent for Business, selected PMA Management Corp. (PMAMC), the PMA Companies' third-party administrator, for its proven ability to help public school districts limit their claims and reduce their program costs.*

*Since that time, Occhiogrosso and PMAMC have partnered to build impressive efficiencies into the district's program that continue to reduce South Huntington's workers' compensation expenses.*

## Fewer Claims

The district's dedicated PMAMC claims adjuster assumed handling South Huntington's existing claims as soon as the relationship began. Within a year, PMAMC reduced the district's open claims by 62% and its outstanding reserves by more than \$150,000.

The school district uses PMAMC's 24-hour online risk management information system, PMA® Cinch, to report and manage its claims, which keeps them and PMAMC on the same page at all times. The district also accesses its claims data and completes loss analysis reporting within the system to pinpoint injury trends.

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**\$120,000** Reduction in Medical Expenses

**62%** Fewer Claims

**\$150,000** Reserve Reduction

**\$100,000**  
In Unexpected Recoveries



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“Cinch is easy to use and provides the district with the information it needs,” says Occhiogrosso. “And PMA stays in contact with me both personally and through the computer on claims, so the claims that need to be tracked more aggressively are done so professionally and efficiently on all fronts.”

*Experts in excess, subrogation and special fund recoveries.*

## **Unexpected Recoveries**

Experts in excess, subrogation and special fund recoveries, PMAMC claims adjusters review clients' existing and dated claims for recovery opportunities.

Thus far, PMAMC has obtained \$100,000 in recoveries for South Huntington with additional recoveries pending. This money goes far in the hands of a public school district and is promptly redistributed to provide services for its number one priority—students.

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in recoveries for South Huntington.*

## **Reduced Program Costs**

“Today, healthcare represents anywhere from 50 to 60 percent of an organization's workers' compensation costs,” says Chuck Bolesh, Sr. Account Executive, PMAMC. That is why PMAMC employs a number of cost containment programs, including integrated medical bill reviews and extensive Preferred Provider Networks, to help control medical costs for clients.

PMAMC has a team of medical bill review specialists who scan clients' medical bills through a software program that detects erroneous or duplicative charges and accordingly re-prices the bills. For more complex medical bills, coding professionals and nurses review the bills manually and search for errors and overcharges.

Additionally, South Huntington utilizes PMAMC's Preferred Provider Networks of doctors and specialists as well as its Pharmacy Benefits Management Program for its injured workers' medical needs.



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In total, these cost containment programs have saved the district more than \$120,000 in medical expenses. Combined with the claims handling efficiencies now in place, South Huntington is paying, on average, nearly \$100,000 less in annual workers' compensation costs than in the years prior to its partnership with PMAMC.

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have saved the district more than  
\$120,000 in medical expenses.*

"PMA is wonderful to work with," adds Occhiogrosso. "They are the best third-party administrator I've worked with in my 26 years in the business."

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