

**SAVE  
THE  
DATE**  
2020

**CEU  
SEMINAR**

January 23, 2020  
9:00am - 11:00am

**“SIU Training”**

Presenters:  
Steve Cassell  
& Larry Dodd,  
Command  
Investigations, LLC

**Location:**  
EVEN Hotel  
Sarasota/LWR  
6231 Lake Osprey Dr.  
Lakewood Ranch, FL  
34240

**For more details,  
contact:**  
Rose Rome  
at rrome@  
johnseastern.com



# JOHNS EASTERN

Claim Adjusters & Third Party Administrators

## BUSINESS THE JOHNS EASTERN WAY

### Customer Service Is At The Heart of All We Do

At Johns Eastern, we have a long history of striving for excellent customer service. One of our core focuses is to develop our business with honesty and integrity. This is perfectly exemplified by our ardor for continually improving our customer service.

Beverly Adkins, Johns Eastern’s Executive Vice President for Special Account Services, believes that this focus is instrumental to our future success, as well as the improvement of quality of life for all of our clients. To explain more, she shared her views on how and why Johns Eastern emphasizes customer service.

#### Why is customer service so important to Johns Eastern?

Johns Eastern’s tagline is Integrity Experience Results. That has been our

pledge since our founding, and we do our utmost to abide by that motto. More pointedly we believe that Integrity is one of the core reasons that we have been able to sustain our growth and has lead us to the long-term retention of our many TPA clients.

One of our promises is for transparency. We believe that these long-term relationships are most beneficial to both parties, and thus focus on making the best decision for the injured employees and for providing a fair outcome for third party claimants.

#### How does Johns Eastern accomplish its goals for better customer service?

Our goals are always to enter each unique opportunity with the purpose of finding a good fit to offer the best possible service to every party. With this pursuit in mind we have developed our business model specifically to offer a boutique product. We create customized



**Beverly Adkins**  
Executive Vice President

programs to offer a comprehensive solution to each of our clients’ risk management goals. We present a streamlined and clear means of communication with the claims adjusting team, with hands-on interaction from our managers and supervisors at multiple points.

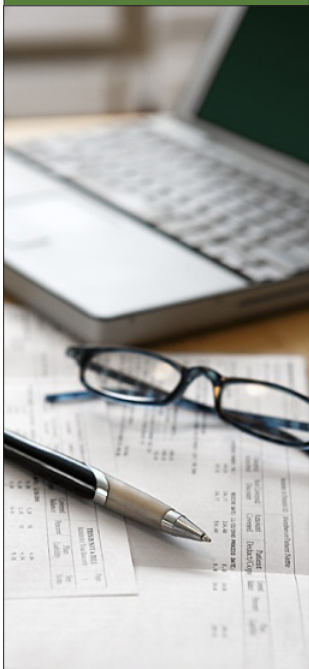
By having such a dynamic team, we are able to not only focus on making timely initial contacts, but also provide detailed explanations of the process and continued communication until the claim is resolved.

*Continued on page 5*

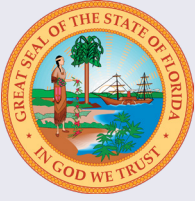
**Page 2**  
First Responder  
Legal Update

**Page 3**  
The Importance of  
Patient Engagement

**Page 6**  
FL WC Rate Cut  
for 2020



## LEGAL UPDATE



### Florida

Florida lawmakers are considering a bill that would offer correctional officers the same access to workers' compensation benefits for post-traumatic stress disorder that first responders now receive.

The officer would have to be diagnosed with PTSD after witnessing a number of events listed in the bill, including death or deceased individuals with special attention to having witnessed such events occurring to a child.



### Pennsylvania

The Pennsylvania Senate has unanimously passed a bill that expands the list of law enforcement officials eligible for certain disability benefits if injured on the job.

Benefits currently available only to police officers, sheriff deputies and firefighters would be available to probation officers and university campus police officers whose employers are enrolled in the state disability program; state park rangers and trainees working in the state parks; and port and housing authority police in certain counties. The bill is now with the Assembly for deliberation.



### Virginia

A new bill in Virginia would add colon, brain and testicular cancers to the list of seven other cancers currently presumed to be occupational diseases covered by the Virginia Workers' Compensation Act when firefighters or certain first responders develop them.

The legislation also removes the requirement that the employee who develops the cancer had to have had contact with a toxic substance in the line of duty for the disease to be compensable.

The legislation also removes the requirement that the employee who develops the cancer had to have had contact with a toxic substance in the line of duty for the disease to be compensable.

Business Insurance

## I PLEAD THE FIFTH



It is not every day that your workers' compensation claim will clash with an injured employee's Fifth Amendment rights, but if it does there are a few important factors to consider.

The protection of the Fifth Amendment is invoked when a person refuses to answer a question for fear of incriminating themselves. Situations where this may arise in workers' compensation are false identification, immigration status, running an illegal side business, audio recordings without consent, and termination for gross misconduct, among many other possibilities. However, an injured employee may not simply refuse to answer discovery requests or questions under oath in order to disrupt the employer/carrier's case or halt the investigation. This concept is often referred to as the "sword and shield" doctrine. The idea is that a civil litigant's Fifth Amendment right may be used as a shield, but not used as a sword.

The protection of the Fifth Amendment may not be invoked in order to prevent compliance with discovery requests or avoid defenses. When brought to the JCC's attention, the JCC should impose an appropriate sanction that relieves the resulting prejudice to the employer/carrier's defense.

Other things to consider:

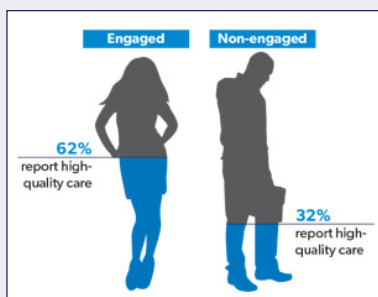
- Is the Claimant represented by other counsel for the event/incident/information you will be questioning them about?
- If there is a criminal or civil case open, what information is available through searching public court records?
- Will this information/incident impact the injured worker's ability to work?

Elizabeth Montalvo, Esquire  
Vecchio, Carrier, Feldman & Johannessen, P.A.

# THE IMPORTANCE OF PATIENT ENGAGEMENT

Patient engagement is an important aspect of healthcare strategies to achieve the triple aim of improving population health and the patient experience, while also reducing the cost of care. A large collection of studies from around the world have shown that positive patient engagement leads to better health outcomes,<sup>1</sup> as well as stark differences in the healthcare experiences of engaged vs. non-engaged patients.

For example, a Commonwealth Fund Survey of 11 countries found that engaged patients reported fewer medical errors, more positive views of their healthcare systems and, by a significant margin, higher quality of care than their non-engaged counterparts.<sup>2</sup>



## Engaged Patients More Likely to Report High-Quality Care

Patient engagement has also been credited with reducing costs. One study showed that patients who received enhanced decision

making support had 5.3% lower medical costs and another study demonstrated a more dramatic inverse correlation – disengaged patients incurred costs up to 21% higher than those who were highly engaged.<sup>3</sup>

Interestingly, while there is broad agreement within the healthcare community that patient engagement reaps many benefits, there is much less consensus on precisely how to define it. Some confusion stems from similar terms, such as patient experience, which is a broader concept, and patient empowerment or patient activation, both of which are components of patient engagement.

For this article, we will use the following definition, which speaks directly to the active role stakeholders can take in driving patient engagement:

- Patient engagement is the use of intervention by the care team to increase the patient's positive role in their care.

The challenge, of course, lies in how to do this. What methods should providers, payers, and their pharmacy partners employ to engage patients in meaningful ways

that produce positive results?

## Human Interaction and Communication Between Clinicians & Patients Are Essential to Better Patient Engagement

According to a survey of healthcare clinicians and administrators by the New England Journal of Medicine, the two tactics that are most effective at improving patient engagement are clinicians spending more time with patients and shared decision making.<sup>4</sup>

Spending more time with patients would surely allow for better engagement, including the opportunity to discuss treatment options and facilitate informed decisions based on the patient's specific needs and preferences.

## Effective Patient Engagement Requires Participation from the Entire Care Team

More personal approaches to patient engagement naturally take more time, which is an increasingly rare and valuable commodity in healthcare. The average visit time between physicians and patients has shrunk to below 15 minutes,<sup>5</sup> and physician assistants and nurse practitioners manage only marginally more time with their patients.<sup>6</sup> Consequently, effective patient engagement requires participation from the entire care team, including case managers and clinical staff partners, such as PBM pharmacists. The participants and manner of engagement should be determined by focusing on areas that will reap the greatest benefit to patients.

Workers who are injured on the job are always under stress and often in serious pain. Anxiety about potential financial and employment consequences can hinder a worker's ability to focus on treatment and recovery. This makes workers' comp patients highly likely to be among the 50% who leave the physician's office not understanding what they were told.<sup>7</sup> So, it is especially important that the rest of the care team step in to provide interpretation and guidance about the prescribed treatment regimen.

Case managers, claims adjusters, pharmacists and others must be on the lookout for health concerns such as co-morbidities, opioid abuse, and medication adherence.

*Continued on page 4*

# THE IMPORTANCE OF PATIENT ENGAGEMENT

Continued from page 3

## Patient Engagement in Workers' Compensation

In partnership with Johns Eastern, Healthsystems' Patient Engagement Med Matters Program is a new service to assist injured workers with managing the medications they take for their workplace injury. We anticipate this service will benefit injured workers by addressing concerns related to their medications that could present risk to their health and recovery.



Med Matters includes a direct pharmacist-to-patient outreach program connecting injured workers with a Healthsystems clinician to discuss medication related concerns. As a part of our program, Healthsystems

employs a staff of clinical pharmacists dedicated to ensuring the safe and effective care of injured workers.

Med Matters connects these pharmacists directly with injured workers who need help managing their medications, specifically by identifying medication related safety concerns that injured workers can address with their doctor; ensuring the injured workers are taking

their medications as prescribed; addressing negative side effects that injured workers may be experiencing, and increasing the injured workers' engagement in their overall care.

- 1 - Hibberd, J, Greene, J. What the evidence shows about patient activation; better health outcomes and care experiences; fewer data on cots. *Health Affairs*. <https://doi.org/10.1377/hlthaff.2012.1061> Feb 2013.
- 2 - Osborn R, Squires D. International perspectives on patient engagement: Results from the 2011 Commonwealth Fund survey. *Journal of Ambulatory Care Management*. 35(2) (2012): 118-28 <https://www.commonwealthfund.org/publications/journal-article/2012/mar/international-perspectives-patient-engagement-results-2011>
- 3 - Patient engagement. People actively involved in their health and health care tend to have better outcomes—and, some evidence suggests, lower costs. *Health Policy Brief, Health Affairs, Robert Wood Johnson Foundation*. [https://www.rwjf.org/content/dam/farm/reports/issue\\_briefs/2013/rwjf404446](https://www.rwjf.org/content/dam/farm/reports/issue_briefs/2013/rwjf404446) Feb 14, 2013.
- 4 - Patient engagement survey: improved engagement leads to better outcomes, but better tools are needed. *Insights Report, New England Journal of Medicine Catalyst*. <https://catalyst.nejm.org/patient-engagement-report-improved-engagement-leads-better-outcomes-better-tools-needed> May 12, 2016.
- 5 - Hasson, J. Older patients, longer visits. *AthenaInsight*. <https://www.athenahealth.com/insight/older-patients-longer-visits> June 10, 2016.
- 6 - Morgan P, Everett CM, Hing E. Time spent with patients by physicians, nurse practitioners, and physician assistants in community health centers, 2006-2010. *Healthcare*. *Healthc (Amst)*. 2014 Dec;2(4):232-7. <https://doi.org/10.1016/j.hjdsi.2014.09.009>.
- 7 - Atreja A, Bellam N, Levy SR. Strategies to enhance patient adherence: making it simple. *MedGenMed*. 2005; 7(1): 4. <https://pdfs.semanticscholar.org/b74a/a02f422d380861b81c3839136c80089cc9ce.pdf>

**Strategic Partner:**  
**Clinical Services Team**  
**Healthsystems**



# JOHNS EASTERN EXCEEDS DONATION GOAL



**Rose Rome**  
Executive Assistant

and were able to donate over \$6,200 to the Alzheimer's Association!

This fall, Johns Eastern was once again pleased to support the Alzheimer's Association—Florida Gulf Coast Chapter. The association's aim is to advance the research available to fight Alzheimer's, while supporting those who care for those living with the disease. While our goal was to raise \$2,500 this year, I'm proud to announce that we exceeded our goal

alzheimer's  association®

For the third year, Team JECO joined over 200 other teams and 1,000 walkers from the local area on November 16 to take part in the Sarasota/Manatee County Walk to End Alzheimer's. Thank you to all of the JE team members who took part in this event!



We now turn our attention to the School District of Manatee County's ESOL/ Migrant program. For over 11 years, we have partnered with the District on this program that we like to call "Our Little Angels." The Elves of Johns Eastern are looking forward to donating gifts to local children who otherwise may not be able to share in the joy of the season. Happy Holidays!

# BUSINESS THE JOHNS EASTERN WAY

*Continued from page 1*

This leads to better outcomes and control, keeping claims out of litigation. A recent survey conducted by an independent source revealed that JE's litigation rate was the lowest among the TPAs surveyed.

## **What have we done to improve service to our customers?**

Through the years, Johns Eastern has utilized a web-based claim system we call AIM to Adjust, Investigate, and Manage each claim we receive. It's invaluable to our adjusters, with a wealth of information stored about the claim. However, it's also designed to provide our clients constant access to all of their claims information. This includes, bills, payments, reserves, notes, and more - in real time.

In an effort to offer more to our clients, we premiered AIM 3.0 this year. The goal was to make client interaction and integration as seamless as possible. Screens, layouts, and reports are customizable and exportable in a variety of ways to better meet specific business needs. AIM 3.0 is designed to integrate effortlessly with EDI, ISO, Medicare, Medical Bill Review, Pharmacy Bill Review, OFAC, ODG, and more.

## **How has Johns Eastern developed good customer service habits within the company?**

Our partnership with The Institutes is an ongoing initiative to help professionally develop our employees and encourage a mindset of continuously seeking knowledge. The Institutes believe ethical decision-making skills are essential to the practice of insurance. As such, all designation program participants must complete Ethical Guidelines for Insurance Professionals.



With our business focus on providing quality service, we also greatly encourage our employees to seek the Associate in Claims (AIC), Associate in Management (AIM) and Associate in Risk Management (ARM) designations by way of tuition reimbursement and salary incentives.

Part of our goal in encouraging the JE University comes from one of our corporate philosophies that continued education benefits both our employees and our customers. In one fell swoop we're able to strive for the betterment of both. In addition to our structured and comprehensive initial training, our experienced adjusters and nurse case managers receive ongoing training. Our clients, adjusters, nurse case managers and management teams have access to monthly continued education.

Creating favorable results will always be one of the core concerns for Johns Eastern. In order to accomplish this, we are always attempting to improve and grow. We do this through these continued education programs, but also by responding to the needs of our clients. If you ever have concerns, or believe there is a way we can better serve your needs, please reach out to me, your adjuster or your account manager.

**Nick Hart, Digital Media Coordinator**  
Johns Eastern

## FL SCHOOLS URGED TO ADOPT MARIJUANA POLICY

Last month, the Florida Department of Education issued a memorandum to school districts urging them to adopt a policy related to medical marijuana in schools as is required by Section 1006.062(8) of the Florida Statutes.

The purpose of this memorandum is to remind districts

of the requirement, which has now been codified in law for more than 27 months. Districts have until December 1, 2019 to provide a draft of their policy and until December 31, 2019 to provide notification of board adoption. Learn more at <http://bit.ly/2ObMgCR>.

**Sniffen & Spellman, P.A.**



## JOHNS EASTERN

PO Box 110259  
Lakewood Ranch, FL 34211-0004

Phone: 941-907-3100  
Toll Free: 877-326-JECO  
Fax: 813-402-7913

[www.johnseastern.com](http://www.johnseastern.com)

### JOHNS EASTERN

Publisher Beverly Adkins  
Editor-In-Chief Alice Wells  
Graphic Designer Deirdre Harris

#### Contributors:

- Business Insurance
- Elizabeth Montalvo, Esq., Vecchio, Carrier, Feldman & Johannessen, P.A.
- Florida Office of Insurance Regulation
- Healthsystems Clinical Services Team
- Nick Hart, Johns Eastern
- Rose Rome, Johns Eastern
- Sniffen & Spellman, P.A.

## FL WC RATE CUT APPROVED

Florida Insurance Commissioner David Altmaier issued a final order in November granting approval to the National Council on Compensation Insurance (NCCI) for a statewide overall decrease of 7.5% for Florida workers' compensation insurance rates.

This applies to both new and renewal workers' compensation insurance policies effective in Florida as of January 1, 2020.



Commissioner Altmaier stated in the release that increased innovation in workplace practices and continued emphasis on safety for employees has meant a decline in the workers' compensation claims. He added that Florida businesses will see the results of those efforts reflected in their new insurance rates.

Florida Office of Insurance Regulation

## CONFERENCE CORNER

**Virginia Self-Insurers Association (VSIA) Annual Meeting**  
December 10 - 11, 2019 • Williamsburg, VA

**Florida Association of Self Insureds (FASI) Winter Conference**  
January 30 - 31, 2020 • Jacksonville, FL

**Atlanta Risk Information Management Society (RIMS) Educational Conference**  
February 13 - 14, 2020 • Atlanta, GA

**South Carolina Public Risk Management Association (RIMS) Annual Conference**  
March 1 - 3, 2020 • Hilton Head, SC

## LET'S GET SOCIAL!



If you haven't already connected with Johns Eastern, what are you waiting for?

Join the conversation today at:

