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## Cost containment matters - Here's why

As most employers know, the financial and emotional impact of a work-related employee injury can be significant. While the primary goal is to ensure the injured worker receives appropriate care, minimizing the costs associated with the accident should also be a focus for employers.

In Ohio, there are three primary cost containment options for employers – Settlement, Handicap Reimbursement and Subrogation/No Fault Motor Vehicle Accident (MVA). Sedgwick is the industry leader in successfully employing these options.

Significant premium savings is available to employers through these cost containment initiatives; however, the injured employee does not see a reduction in their benefits when the cost containment options are utilized.

We utilize leading measures and predictive cost containment to help Ohio employers contain costs and lower premiums. When a claim occurs, Sedgwick is ready to apply cost containment strategies to quickly resolve the claim, resulting in cost savings for the employer.

Sedgwick has a dedicated cost containment team that solely focuses on achieving significant cost savings for our clients through Settlements, Handicap Reimbursements and Subrogation/MVA. Our efforts have resulted in massive cost reductions for not only the individual employer, but for all employers participating in group retrospective rating.

Two recent success stories by the Sedgwick cost containment team resulted in savings of close to \$1 million.

In one case, Sedgwick was able to secure a 100% write off through subrogation/MVA on a maximum value claim, impacting a group retro program, with reserves set at over \$1 million. Not only does this victory result in premium savings for our client but it also means the refund potential for that group retro program just increased by at least \$500,000.

The second case involved a death claim with close to \$300,000 in costs. Our cost containment team was able to secure a 100% handicap reimbursement, once again resulting in savings for our client and a refund potential for the group retro program of close to \$300,000.

Sedgwick is honored to partner with all of our clients on successfully managing their workers' compensation programs. Our early, proactive cost containment strategies will continue to be an ongoing priority toward achieving the best outcomes for our clients and their injured workers.

If you have any questions, contact our Sedgwick program manager, Shane Castle at [shane.castle@sedgwick.com](mailto:shane.castle@sedgwick.com)