



A Fresh Look At Vision Claims

[Last month's News Brief](#) looked at resources for managing dental claims—injuries that may not be common in workers' compensation and therefore, require special handling and clinical management. This month's issue focuses on another potentially challenging type of claim—vision and eye injuries.

The challenges of managing eye injury claims are similar to those present with dental claims, namely finding the right providers, getting timely appointments, and coordinating clinical oversight. Since eye-related claims are less common than other types of claims, the process can be time-consuming and problematic for the adjuster or case manager. For example, selecting an inappropriate provider, dealing with the delays while the right provider is found and brought on board, and simply managing these complex claims increases both the risks of less-than-optimum care and the chance of incurring unnecessary costs.



[Express Dental Care](#) provides services to help claims adjusters and case managers manage vision-related claims through "Express Eye Care."

In this month's News Brief, read how the experts at Express Eye Care offer solutions to the main problems adjusters face when managing a vision claim.

If you were asked which of your five senses you value the most, chances are it would be the sense of sight. Loss or damage of a person's vision not only makes it difficult or impossible to continue in a career or job, it radically changes every aspect of an individual's life. [Express Eye Care's](#) national network of credentialed vision professionals and their staff of clinical vision experts is the only resource in the workers' compensation industry dedicated to helping adjusters and case managers manage these important claims so that workers can quickly return to pre-injury status and resume their jobs.

Frequency of Eye Injuries

About three out of every 100 workers' compensation injuries involve a vision problem or eye injury of some sort that can reduce or threaten the claimant's ability to see. The cost of these injuries totals more than \$300 million a year, according to *Occupational Hazards*. These vision claims often require multiple specialists and multiple visits.

Eye injuries can occur in almost any workplace setting. They most commonly happen as a result of chemical exposure, foreign object striking the eye, debris in the eye, damaged eye glasses, trips and falls, getting a foreign body in the eye, or getting hit in the head or the eye. The types of injuries range from detached retinas (often caused by trauma or head injury), corneal abrasions, changes or worsening of vision, or damage to the eye requiring orbital reconstruction and plastics.

Various Eye Specialists

Since eye injuries occur with relative frequency, specialists who treat eye injuries tend to be more familiar with the workers' compensation system, and there is a cadre of specialists who treat various types of eye and vision problems:

- Ophthalmologist, an M.D. who diagnoses and treats injury and diseases and disorders (trauma) of the eye. An ophthalmologist can determine causality and impairment, as well as making recommendations for activity restrictions.



- Oculoplastic, an M.D. who specializes in reconstruction of the eye and associated structures.
- Neuro-ophthalmologist, an M.D. who focuses on the neurological issues of vision.
- Optometrist, a D.O. who has training to perform vision tests, screening for diseases and disorders of the eye, and prescribing corrective lenses or protective eyewear.
- Opticians make and fit corrective and protective eyewear.

Selecting the right specialist is the first challenge in treating a vision injury. Fortunately, Express Dental Care's service "Express Eye Care" has sourced and credentialed a national network of vision care professionals across the United States.

When the correct provider is not located quickly, the injured worker's recovery may be delayed, loss time mounts, and costs add up. Here's an example.



Finding the Right Provider: Case in Point

In 2006, a claimant was hit in the eye and suffered excessive tearing and blurry vision of the eye as a result. He was initially under treatment with an ophthalmologist for more than a year. The ophthalmologist referred him to an oculoplastic surgeon; however the adjuster could not locate this specialty provider. Consequently, the claimant continued in treatment with the ophthalmologist.

The claimant's eye problems persisted into 2010—four years after the original injury. At that point, the adjuster contacted Express Eye Care. Express Eye Care not only found the specialty provider immediately, they also scheduled an appointment for the claimant to see the oculoplastic surgeon the next day. The specialist performed the recommended surgical procedure, and the claimant was restored to pre-injury status. The adjuster was provided with the medical reports and documentation needed to successfully manage this claim to its conclusion.

Express Eye Care: Key Benefits

Express Eye Care has a nationwide network, so your eye care claims reap the following benefits:

- **An Appropriate Eye Care Provider.** No matter where the worker is located or the type of injury he or she has, Express Eye Care can not only find the appropriate qualified professional but can also get the claimant an immediate appointment with that provider. Express Eye Care is able to get these appointments scheduled quickly because of relationships with their network of vision specialists. And as we all know, fast treatment equals faster return to work.
- **Sequencing Care with Clinical Oversight.** Express Eye Care assists in correctly sequencing treatment for injured workers. Often, the claimant may have multiple injuries, some of which need treatment before the vision problem. And, as noted earlier, several vision specialists may be required to provide different aspects of the treatment plan. Express Eye Care vision claims specialists are also available to assist with clinical oversight throughout the duration of the claim, ensuring that the care is timely, appropriate, and focuses only on problems relating to the injury.
- **Streamlined Billing, No Pre-Payment Required.** [Express Eye Care](#) handles the billing for the vision services. When vision providers join the network, Express Eye Care ensures they and their staff are educated on the intricacies of the workers' compensation system and billing so that the office is comfortable taking these cases and knows the protocol for their administration.

This provider orientation and education overcomes several problems relating to payment that would otherwise occur. Vision professionals who are not members of the network and/or are unaccustomed to treating workers' compensation patients usually require payment on the spot, at the time services are rendered. Because of network relationships with these providers, Express Eye Care can arrange for payment at a later date. For example, vision aids like goggles and contacts require prepayment. Again, Express Eye Care can get these items with the understanding that payment will be made later.



If a worker's glasses are broken in an accident, they can be replaced immediately without the necessity of the employee putting out his or her own money. This is a convenience for the employee, a service for the claims manager, and a benefit to the employer because their employee is more productive and spends less time away from the worksite.

In summary, vision and eye injuries may present specific challenges to the claims adjuster in finding the right specialist, overseeing the clinical care, and handling billing and administration of these services. Through Express Eye Care's credentialed network and in-house vision claims experts, these hurdles can be overcome so that the worker receives prompt, appropriate care of the correct duration and cost, loss time is reduced, and early return-to-work is achieved.

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*Do you need assistance
with eye-related injuries?*

[Express Eye Care](#) can help. We can set up a consultation and evaluation with your organization to assess your exposure to eye-related injuries and discuss a potential solution that improves results and delivers savings. Visit [Express Eye Care](#) for more information.

