



The CRT Implementation Model

“A How-To” for Corporate Risk, Safety, Claims & Medical Managers

The most effective cost-containment strategy to control loss-time (indemnity) workers' compensation losses involving musculoskeletal disorder injuries (MSDs) to the shoulders, back, and knees is through early, objective, assessment of the injured worker followed by periodic physical capability evaluations (PCEs).

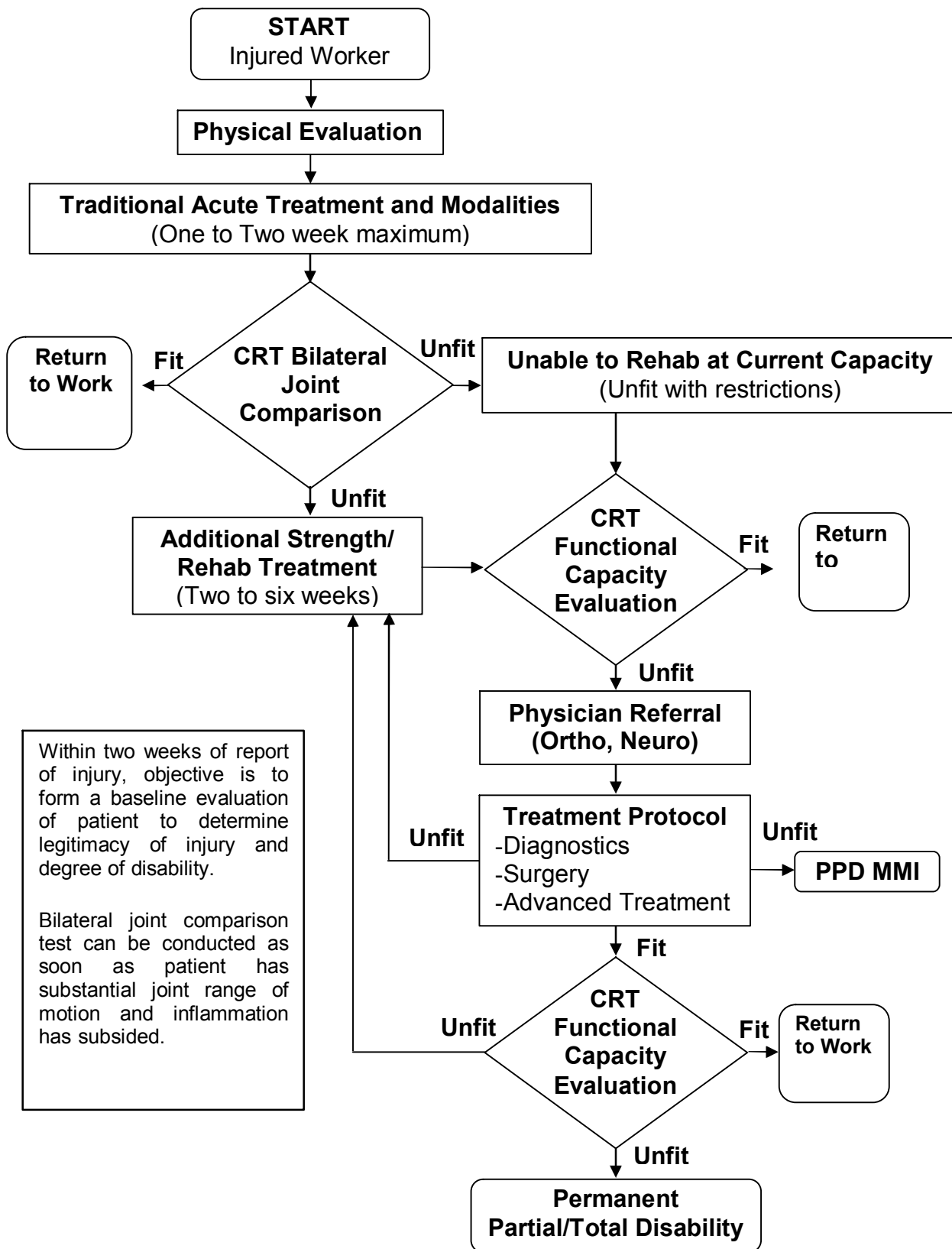
The isokinetic technology delivered through state-of-the-art electronic dynamometric technology employed by Cost Reduction Technologies is the dominate source of objective PCE technology in North America.

If you are responsible for your workers' compensation cost containment, then follow these guidelines to integrate the CRT technology into your claims management program:

- Contact CRT for providers supporting your employer sites
- Your company's type of workers' compensation insurance policy will dictate the level of control or influence you may have in managing your claims. If you have a “guaranteed cost” policy where the insurance company is responsible for your first dollar of loss, you will be limited to requesting their consideration in using the CRT technology. If you have a “loss-sensitive” program, where you ultimately are responsible for your claims or at least a large deductible with each loss, you may have much greater control of the adjusting process.
- Contact your insurance broker or carrier's account manager to request their assistance.
- Your insurance broker, carrier or TPA, with your assistance, can write “claims handling or service instructions” into your insurance carrier or third-party claims administrator's workers' compensation claims adjusting instructions. The algorithm on the reverse of this document is the general plan to follow.
- Meet with your local occupational medicine provider(s) responsible for your employees' initial treatment. Introduce them to the CRT technology and request they refer appropriate patients for a CRT evaluation as early as possible following the injury. This will provide you and your carrier/TPA with an objective injury baseline assessment. Fraud and malingering claimants can be controlled where necessary and the effectiveness of rehabilitation can be measured.
- Hold meetings with your Carrier/TPA account managers and adjusters supporting your company and discuss the CRT process.
- Evaluate all open MSD indemnity claims and attempt to obtain immediate CRT PCEs for assistance in claims closure.
- Periodically review your MSD claims to ensure the process is working.
- Contact a CRT claims consultant for assistance as necessary.

PROGRESSIVE REHAB MEDICINE MODEL

Evaluation and Treatment Flow Chart



Within two weeks of report of injury, objective is to form a baseline evaluation of patient to determine legitimacy of injury and degree of disability.

Bilateral joint comparison test can be conducted as soon as patient has substantial joint range of motion and inflammation has subsided.