

## WCRA and Paradigm Partnership Program

The WCRA and Paradigm are pleased to offer a program designed to improve the clinical and functional outcomes of catastrophically injured workers in Minnesota.

### Why does the WCRA offer a partnership program with Paradigm?

The Workers' Compensation Reinsurance Association (WCRA) has provided reinsurance coverage for Minnesota's workers' compensation claims since 1979, so we certainly understand the complexity, challenges, and costs in managing catastrophic injuries. As a benefit to our members and Minnesota's injured workers, the WCRA offers the expertise of Paradigm as a resource to enable catastrophically injured workers to achieve optimal recoveries.



### Who is Paradigm?

[Paradigm](#) is a national leader in providing catastrophic and complex case management. [Paradigm's Systematic Care Management<sup>SM</sup> model](#) brings together nationally recognized doctors, expert clinical staff, a superior network of care facilities around the country, and nearly 30 years of clinical data to specifically address the needs of those with traumatic brain injuries, spinal cord injuries, amputations, burns, and multiple trauma.

### How does Paradigm work?

The [Paradigm Management Team](#) provides catastrophic care management immediately upon referral, developing a comprehensive care management plan after consultation with treating physicians, the injured worker, and others. The plan helps coordinate providers, reduce the risk of complications, and orient all efforts toward achieving the highest possible recovery for the injured worker. Paradigm's outcomes define both broad achievements, such as return to work, and detailed goals that focus on specific areas of function. The plan defines explicit goals and provides a coordinated safety net to help mitigate missed information, inconsistent provider practices, and general fragmentation.

After a thorough assessment, Paradigm may offer an outcome plan contract for consideration. An outcome plan contract guarantees the achievement of specific clinical outcomes for the injured worker for a fixed, guaranteed medical cost until the outcome is achieved, no matter how long it takes. Under Paradigm management, the critically injured worker may achieve up to a five-times better clinical outcome and Paradigm meets or exceeds targeted medical outcomes on nearly all of the catastrophic claims they manage.

### What are the requirements of the program?

The entire outcome plan contract will be viewed as a medical expense subject to reimbursement by the WCRA in accordance with its reinsurance policy and catastrophic injury criteria, as long as:

- ▶ The WCRA is notified **promptly** of the referral by the member/third party administrator
- ▶ The WCRA is part of the contract decision-making process and approves the proposed contract
- ▶ The WCRA receives report updates from Paradigm during the assessment and throughout the contract, and
- ▶ The member understands the WCRA will only reimburse costs of the outcome plan that exceed the member's chosen retention

**Candace Nolan**  
Vice President, Sales  
[candace.nolan@paradigmcorp.com](mailto:candace.nolan@paradigmcorp.com)  
(925) 212-2315

**Natalie Haefner**  
Vice President, Claims  
[n.haefner@wcra.biz](mailto:n.haefner@wcra.biz)  
(651) 229-1803

## Frequently Asked Questions

---

### **Does Paradigm provide medical treatment?**

Paradigm does not provide medical or health care services; Paradigm provides case management services. Paradigm's contracted physicians and network managers consult and collaborate with the injured worker's various treating physicians to provide continuous expert oversight and onsite case management.

### **Do I need to have a contract or agreement in place with Paradigm before referring a case?**

No. There is no contract required in order to refer a case to Paradigm for assessment.

### **What happens when a case is referred to Paradigm?**

Immediately following notification of a catastrophic injury, Paradigm assigns a clinical team, including an onsite network manager, who is an experienced catastrophic nurse, and a physician specializing in the reported injury. Paradigm's Network Manager will make early contact with the claim professional(s) to discuss the case and ensure effective coordination. The network manager will complete an onsite assessment of the injured worker—typically within 24 hours—including contact with the family as soon as possible to gain a full understanding of the injured worker's diagnoses and related conditions and to begin care coordination. Following the assessment, Paradigm's Management Team will develop a contract proposal in the form of an outcome plan outlining all of the clinical issues, the probable course of recovery, likely services to achieve the optimal outcome, the contract price, and outcome guarantee. During this development period, which generally takes 2-3 weeks, Paradigm will continue to provide active, onsite case management, working collaboratively with the claim professional(s) to ensure maximum communication and proper coordination of care.

### **If I refer a case, what communication can I expect to receive?**

Upon referral, all parties identified as requiring clinical updates will receive direct communication from the Paradigm network manager. Communication will occur shortly after the network manager receives the case information and then within 24 hours of completing the initial onsite assessment. Ongoing, Paradigm will provide updates at least weekly to the claim professional until the Outcome Plan contract is accepted. Once an outcome plan contract is accepted, Paradigm provides detailed written reports monthly, as well as additional telephonic or email communications as requested and any time a significant event occurs.

### **To make a referral:**

(800) 676-6777

[referrals-catastrophic@paradigmcorp.com](mailto:referrals-catastrophic@paradigmcorp.com)

[referrals.paradigmcorp.com](http://referrals.paradigmcorp.com)

### **What happens if the injured worker obtains an attorney?**

The Paradigm team will continue to work with the injured worker as long as it is allowable by the plaintiff counsel. Paradigm will assist in educating the plaintiff counsel on the purpose and goals of their catastrophic care management services. If the plaintiff attorney disallows direct contact with the injured worker and/or the injured worker's treating providers, then Paradigm will discuss options for ongoing services with all parties.

### **Can I have both a Qualified Rehabilitation Consultant (QRC) and a Paradigm Nurse Case Manager on the file at the same time?**

Yes. Assignment of a QRC is a statutory benefit for qualified employees. The Paradigm Network Manager cannot function as the QRC but will work in collaboration with the QRC to ensure the appropriate medical and vocational services are being coordinated and provided.

### **Am I committed to entering into a contract with Paradigm when I refer a case?**

No. Upon referral, the Paradigm Management Team begins the assessment and active case management while developing an outcome plan contract for your consideration. Only after the outcome plan contract is developed and presented will you make the decision to accept or reject the contract.

### **What does it cost for Paradigm to do an assessment?**

There is no cost for an assessment. If, after assessment, an outcome plan contract is presented and subsequently rejected, a \$4,500 fee is charged. If no contract is proposed (for cases where the medical complexity ultimately does not warrant catastrophic care management), there is no fee charged. If an outcome plan contract is presented and accepted, the total price is the contract price, which is paid in installments over the expected term of the contract.

### **Does the WCRA reimburse Paradigm Outcome Contract costs below a member's selected retention?**

No. The WCRA only reimburses members for payment of losses in excess of their selected retention limit.

### **When should I refer a case?**

Ideally, a case should be referred as quickly as possible to ensure that expert catastrophic care management begins immediately. There is no commitment to enter into a contract when a case is referred for assessment.