

## IRM'S SPIRIT OF WELLNESS



Taking charge of their health by eating well and exercising was the objective of the IRM Wellness Program aimed at its employees and which was initiated by a weight-loss contest. A total of 10 employees signed up for the program and each contributed \$5.00 every week for the duration. At the end of the program, the employee with the highest weight loss by percentage was destined to win the pot of money. During the program, employees shared healthy eating tips and exercise programs, and were inspired to walk more and change old eating habits, but most importantly, they ended the program with a new mindset that will carry them past the program and into a healthier lifestyle for life.

It was a celebration when the winner was announced. IRM CEO June Chen, presented the "Biggest Winner" award to Gloria Pascual who reached her goal with a score of 19% weight loss and taught us all that perseverance, dedication and hard work do pay off.

Everyone benefited from the program; Rosa Escanaverino came in at second place with a score of 11% and Blanca Diaz placed third with a score of 7%. IRM's spirit of Wellness was transmitted to all employees. Also, for the 2<sup>nd</sup> year in a row, IRM employees participated in the Mercedes-Benz Corporate Run. It was a feel-good evening, as our participants walked 5 kilometers in Bayfront Park, downtown Miami. This event not only promoted fitness, but company esprit de corps and team work.

The IRM Wellness Program was implemented to improve the health and well-being of the employees and to encourage and motivate them to make the START on their way to a lifelong journey of improving their health and well-being.

CEO June Chen continues to motivate and encourage the employees to maintain a health-conscious attitude, both individually and collectively.

*Congratulations to the Winner!*

## IRM TEAM MEMBER FEATURE



### Oscar Verduzco Nieto

We are pleased to welcome Oscar Verduzco to IRM, in charge of Underwriting for Mexico, Brazil and Central America. He comes with 15 years of experience in the areas of actuarial science, underwriting, claims administration, marketing, management, and business development, all gained

from employment with various insurers and reinsurers in his native country of Mexico. Oscar holds an actuarial designation from the Mexican Autonomous National University and is a member of the Mexican Actuaries Association and Actuaries National College.



## Case Management: The managed care strategy for catastrophic illness

Provider network discounts and fee negotiations do not always guarantee a profitable outcome in controlling the cost for catastrophic illnesses. Experience tells us that emphasis should be placed on the behind-the-scenes cost containment efforts by Case Managers which are essential in the care of catastrophic illnesses. The so-called "soft savings" are not tangible, as there is no instant monetary value but rather are actions and decisions that influence the end result. It is the effective liaison between all the players that brings forth cost containment and quality care. In this article, we will discuss case management and highlight its effects on the cost of catastrophic care.

### Effects of Case Management on Catastrophic Illnesses—

Case Management is defined as a collaborative process which assesses, plans, implements, coordinates, monitors, and evaluates the options and services to meet an individual's health care needs using community resources available to provide quality and cost effective outcomes.<sup>[1]</sup>

Originally, the role of case management was to contain costs, but it now adopted a strong stand in patient advocacy in which treatment plans, attending physicians, and family and patient communication all play a vital role.

The identification of catastrophic cases from the onset of illnesses allows Case Managers to ensure that patients receive quality care while at the same time saving benefit dollars. Case Managers facilitate communication with and among family members with little or no medical background and who may have very little understanding of treatment options. They ensure that patients and their families are aware of all the options available to promote beneficial outcomes and ensure that appropriate facilities, levels of care, and courses of treatment are followed throughout. Since each case is unique, as are the savings, Case Managers research potential costs specific to location, type of facility, and contracted rates. With "soft savings" or potential savings, Case Managers do best "guesstimates" based on potential outcomes such as severity and lengths of stay. These savings are very real and represent costs that are avoided because of case management intervention. Case managers steer patients to the most up-to-date treatment facilities for specific diseases resulting in better results, and can be relied on to ask the right questions and receive accurate information from health care providers. Catastrophic cases are identified based on diagnoses and complexity, and require expert medical case management.

Included in the list of catastrophic or potentially catastrophic conditions are:

- Heart attacks
- Serious burns
- Cancer
- Multiple fractures
- Spinal cord injuries
- AIDS

The role of the Case Manager is to assist patients and their families to coordinate and negotiate quality treatment from the onset all the way through recovery.

The future trend and changing nature of case management is described by the Case Management Society of America (CMSA) as follows:

*The environment in which case management is practiced, and thus, case management itself, is in transition. The healthcare climate has changed dramatically in the 1990's; necessitating a change in the way case management is viewed and practiced. The case manager's role is transitioning from negotiator of cost to negotiator of care. Its role in the education and empowerment of the patient as well as its proactive and preventive nature has increased.*<sup>[2]</sup>

At IRM, we encourage the use of expert Case Managers by our reinsurance clients in the management and resolution of claims involving catastrophic or potentially catastrophic conditions affecting their covered members.

Article by Rosa Escanaverino

[1] Case Management as defined by CIRSC 1992

[2] Case Management a practical guide to success in managed care by Suzanne K. Powel

## CONTACT US

We invite your feedback on the material presented in this newsletter as well as any other matter you consider important and relevant to your IRM relationship. In that context, please contact your account manager or Clara Martell at [clara@irmre.com](mailto:clara@irmre.com)