

How LWP Claims Solutions Assists You and Your Employees

We Communicate

We will communicate regularly with you, your employee and their physicians. We will ensure that benefits are explained thoroughly, and that both you and your employee feel comfortable calling our claims examiner with any questions or concerns. Good communication is the single most important factor in facilitating a successful outcome for all and avoiding any perceived need for litigation.

We Pay the Benefits and File the Forms

We will determine which benefits are owed and will make all payments on your behalf. Once we receive the Employer's Report of Occupational Injury or Illness (Form 5020) and the Worker Compensation Claim Form (Form DWC1), we will file these with the state as required. We will also file all additional forms as they become required.

We Contain the Costs

We will take all appropriate steps to contain claims costs. We offer access to proprietary Medical Provider Networks (MPN) and have access to Preferred Provider Organization (PPO) discounts that can reduce medical costs below the California Workers' Compensation Medical Fee Schedule. We carefully assess the medical issues and consider very judicious use of utilization review and nurse case managers in cases where we believe the benefits can far outweigh the costs. We will also work with you to arrange Return to Work and to contain disability costs.

We Settle the Claims

We will handle all claim issues up to and including the final resolution of the claim. We will evaluate the facts, the injuries, any long-term medical residuals, and will negotiate a final settlement when appropriate. We will make any necessary court appearances and will continue to handle the claim until all issues are resolved.