



## Pharmacy management program

Pharmacy costs account for approximately 14 percent<sup>1</sup> of the industry's total medical expense in workers compensation claims. At Travelers, pharmacy costs account for around 10 percent. As part of our Travelers Medical Advantage<sup>SM</sup>, our emphasis is on helping customers effectively manage the medical component of each claim to positively impact claim outcomes. We attribute this better-than-industry outcome to our sophisticated pharmacy management strategies. Our pharmacy programs help us monitor and manage these costs for our customers, while ensuring that injured employees receive the prescription medications they need. Our extensive in-house expertise includes a physician who is our national medical director and a pharmacist who is our national pharmacy director.

**Proven results** – An extensive pharmacy network and independent comprehensive clinical programs help improve outcomes for injured employees and yield savings for our customers

- **47 percent reduction in overall pharmacy costs<sup>2</sup>**
- **87 percent pharmacy network penetration – nationally<sup>2</sup>**

### Clinical programs with a holistic approach to pharmacy:

- Travelers' extensive countrywide pharmacy network
- Travelers' Independent Pharmacy Evaluations (IPEs) – Review for potentially harmful drug interactions, duplicate therapies, excessive dosing, abuse patterns and opportunities for generic substitution
- Therapeutic Alerts – Where warranted, the claim and medical professionals are prompted to communicate with the treating physician concerning patient safety, medication effectiveness and lower cost alternatives
- Drug Utilization Review - Brand to generic conversion, formulary identifying medications appropriate for injury and protocols for patient welfare

### Prescription mail order program

- Cost-effective alternative
- Convenient for the injured employee

### Predictive models

- Our proprietary predictive models facilitate early intervention by bringing in the right resources at the right time during the life of a workers compensation claim
  - Patented nurse triage model – Helps determine the need for nurse case management
  - Pain management program – Helps us manage pain from the beginning of an injury with a focus on opioid utilization and other factors that influence pain

### Specialized Medical Audit and Review Team (SMART)

- In-depth review of physician-dispensed and compounded medications

For more information, please contact your Travelers representative.

<sup>1</sup> NCCI WC Prescription Drug Study Update, August 2011

<sup>2</sup> Services paid in 2015, evaluated as of 2016