

Workers compensation insurance is an experience rated policy. This means that your loss experience, both the frequency and the severity of your losses make up a big part of the premiums that you pay for your workers compensation insurance. The restaurant owners who understand this take care to create a working environment for their employees that will reduce the chances of an accident or injury to an employee. Despite these precautions, accidents still do occur. Once the workers compensation claim has been filed, many of the ways to keep the costs low are out of the restaurant owners hands. This is why the insurance company that you choose for your workers compensation insurance is so very important. Let's take a look at some of the cost containment areas that some of the more specialized workers compensation insurance companies implement to keep claims costs lower and thus, keep your restaurant insurance costs lower.

What is in a bill? Well, when it comes to medical billing, often times there are errors in these bills. These errors can be in the coding, the allowances, or even in the diagnoses and treatment of an injury. You want to be sure that you select a workers compensation insurance company that has a cost containment strategy that involves careful review of all medical bills associated with your employees' workers compensation claims. The most basic of these containment strategies involves having all medical bills reviewed and checked for duplicate billings. Yeah, double billing is more common than you might think. Next each bill should have PPO discounts provided and the fee schedules must be reviewed for accuracy.

Beyond the basic bill review there are a few steps that only the most elite workers compensation companies will take to contain costs. Does your workers compensation insurance company integrate these steps into their claims process?

Each medical bill should be reviewed for the proper use of coding modifiers. There are many codes that are catch all codes and you want an insurance company standing behind you that checks all of these codes very carefully. For more information on how some of these catch all codes can drive up your workers compensation costs, [read my blog on that topic here](#) .

You want your workers comp insurance company to have a standardized procedure for comparing diagnosis versus relatedness of the treatment to the medical records. Errors are made here that can [cost you a lot of money on your experience modification factor later on](#) . In addition, you want your insurance company to be conducting a utilization review to determine the appropriateness of treatment and prescription use. Last of all, make sure that your work comp company is applying national guidelines to medicare, NCCI and ODG edits.

It's clear that the workers compensation insurance company that you choose today could have a tremendous influence on the rates that you will pay in the years to come. Be careful and don't just go for the lowest rate today; rather select an insurance company with the expertise and know how to keep your claims costs low and protect your mod for the future.

At Clinard Insurance Group, we insure hundreds of restaurant all across North and South Carolina. Our workers compensation companies have careful cost containment programs in place and can help you keep your restaurant insurance rates low now and in the future. If you need any help with your restaurant insurance, please give us a call today, toll free, at 877-687-7757 or visit us on the web at www.TheRestaurantInsuranceStore.com.