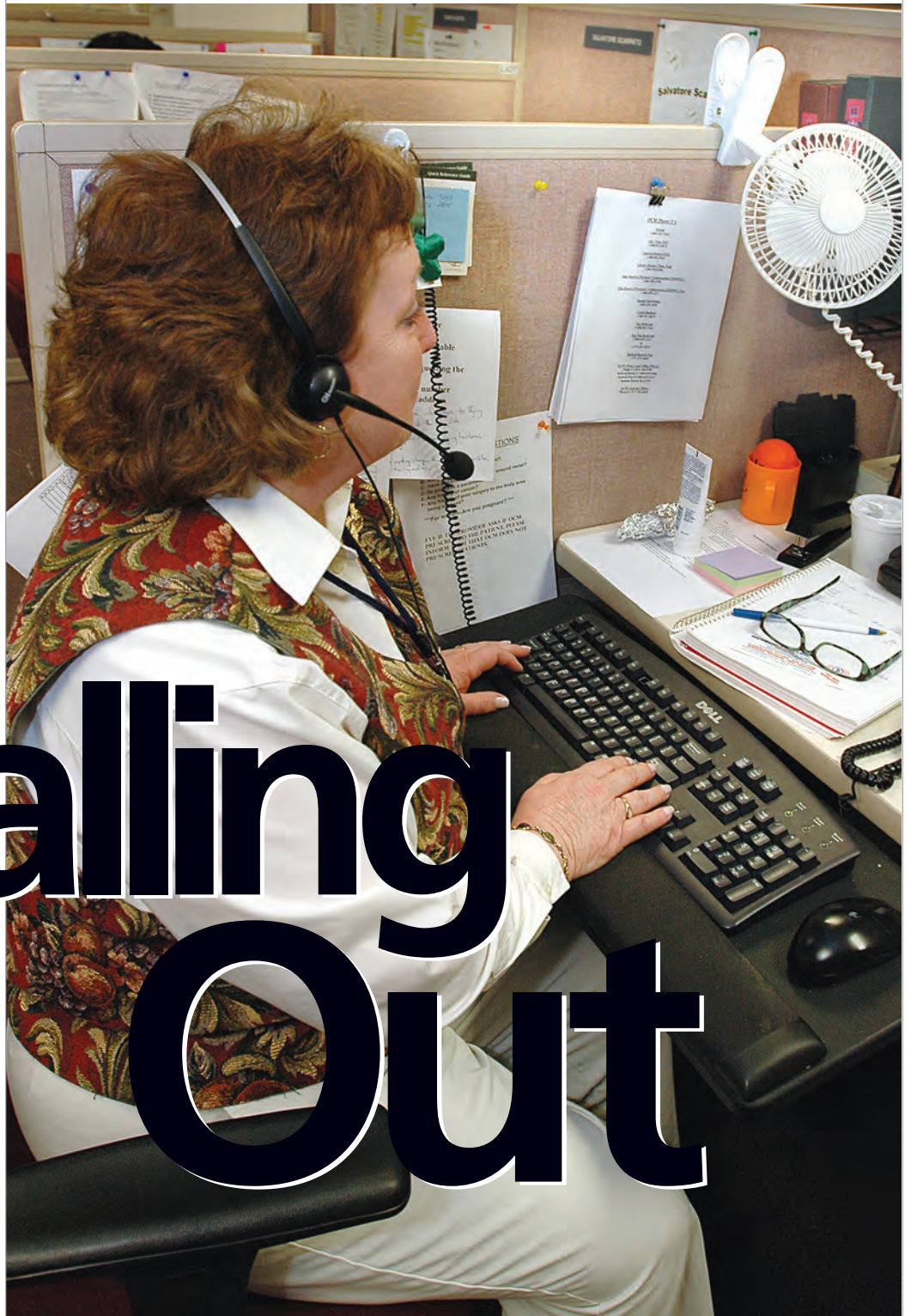




Despite a flat workers' comp market,  
Kent Spafford says that his company continues  
to thrive. He tells Liz French how.

## One Call Medical



The number of workers' compensation claims has been dropping 10% year over year, yet One Call Medical, a claims processing company, has grown steadily. According to Kent Spafford, CEO, increased marketshare, rather than new business, is driving the \$180 million company's success.

"We have contracts or relationships with almost every payer in the workers' comp market—Liberty Mutual, Travelers, Zurich, AIG, and others—so gaining new business isn't a major strategy. Instead, we are doing more business with each payer because they appreciate our service," he said, noting that some large employers contract with One Call directly, and the company has built numerous relationships with state funds.

One Call Medical is an outsourcing company dedicated to scheduling appointments for injured workers at diagnostic imaging centers. Appointments are scheduled on behalf of an insurance company, a third-party administrator, or an employer. Originally, the business was based on radiology services, namely MRIs and CT scans for lower back injuries (the number one injury in the workplace), knee injuries, and strains. It later added scheduling services for EMGs, a diagnostic test for carpal tunnel syndrome, which is now the second most prevalent work-related injury. Between the two primary service areas, One Call currently has more than 5,300 providers in its network.

Over 2,700 MRI facilities and 2,600 EMG facilities across the US have contracted with One Call, and each one had to undergo rigorous quality checks beforehand. "Every single provider has to pass a rigid evaluation to be accepted into our network. About 30 people work in our provider development and credentialing department, and we have a radiology medical advisory board and neuro-diagnostic medical advisory board consisting of board certified radiologists, neurologists and physiatrists to confirm that each provider passes all the NCQA standards for quality," Spafford said.

### Insurance e-tools

Once a physician orders a test, a third-party administrator, employer, or insurance company contacts One Call to schedule the appointment, typically within 24 to 48 hours, to arrange a time



and place that is convenient for the patient. Then, using proprietary software, One Call handles all communication related to the test. One Call's E-Response programs that include E-Status, E-Attachment, and E-Referral, as well as electronic data interchange (EDI) are Web-based tools that move claims through the system quickly and correctly.

Appointment confirmation, notification, and scheduling are the most time consuming tasks for payers, but by receiving this information via e-mail using E-Status, they can reduce time spent on the phone, keep patient information organized, and easily access patient information when needed. E-Attachment shuttles medical reports between payers and providers electronically, meaning reports are received and read in real time and stored electronically. E-Referral allows customers to complete a referral form online in less time than a traditional form. Using the E-Referral tool, information on the forms is more accurate, and adjusters and nurse case managers are spared the time spent on administrative details.

EDI relays billing data without requiring human intervention. As a result, billing cycle times are reduced, costs related to delays and lost invoices are diminished, business relationships are improved, and customer service is enhanced. One Call has also recently created its Customer Center, a password-protected Web site on which customers can make referrals, have 24-hour access to claims data, and keep data secure and organized.

"Payer organizations have other things they need to do besides tracking down a patient and



scheduling an appointment with a qualified provider. We do that work for them because we know where all the good facilities are. At the same time, we are working on behalf of the patient. Most patients don't know how the system works or where to go," Spafford explained.

### Expanding a niche

One Call has found its niche, but Spafford said the company is considering breaking into other ambulatory testing markets (but still focusing on radiology services) by expanding its existing customer base or through acquisition. "Our customer base is primarily nurse case managers and adjusters, and oftentimes, they will transfer from one location to another, taking us with them since we can deliver our service anywhere in the US. When they move to another company, they educate their coworkers, and that has been a big part of our growth. These folks are clearly our best advocates and will help us stretch into new markets."

Spafford explained that as health spending accounts (HSAs) develop, One Call will be presented with another opportunity to expand. "HSA members will be looking for high-quality, low-cost imaging services because they will be spending their own money. Today, people don't pay for their own healthcare, so they make decisions based on convenience rather than cost. We already know where they can find those services, so it makes sense for us to start developing that product."

### Getting it right

One Call will do business with 30,000 individual users representing 300,000 patients this year, which is 1% of all the MRI exams scheduled in the US. "That means each one of those users/customers has to call us 10 times. You can see that treating them well on the first call is key," Spafford said. The company puts great effort into training and retraining its 450 employees.

At present, One Call is building a company intranet to keep employees spread throughout its call centers in New Jersey, California, and Georgia connected and informed. They will also be able to access internal documents like their healthcare benefits and employment information. "It is difficult to answer an employee's questions if they are dispersed across the country. This way, they can access their own information when it is convenient for them," Spafford said.

Having well-trained employees isn't One Call's only goal. The company wants to have educated customers as well, so with the help of its physician network and a medical advisory board, the company serves as an educational resource for insurance adjusters and nurse case managers. Spafford said that some insurance companies are even asking One Call to provide the same type of education to their legal departments. Last year, the company conducted a Web-based seminar over a two-week period. On other occasions, One Call visits customers and conducts the classes on site.



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