

Affordable Care Act Could Case Shift to Workers' Comp, WCRI Finds



The Affordable Care Act could case shift millions of dollars to workers' compensation.

Case shifting from health care to workers' compensation is nothing new. It often arises from gray area claims where the cause of injury might be related to work. An insurance entity does not want to pay bills that another should be paying so naturally, there has been effort to reduce case shifting.

But the ACA puts a new wrinkle on case shifting by encouraging Accountable Care Organizations (ACO) to adopt the age-old managed care capitated spending approach to reduce costs. Understand that this approach puts a lid on annual medical care spending per person (insured). Workers' compensation, however, provides first dollar coverage, pays on a per-visit basis and limits medical spending by necessity.

Naturally, doctors don't want to make less money, especially given other pressures such as reductions in Medicare payments. Critics don't like it either, especially for workers' compensation, because it can adversely affect quality of care and recovery, which can unnecessarily elongate payment of wage replacement benefits.

So the question is, if you were a medical provider with a "gray area" patient diagnosis, would you rather bill an Obama Care ACO or workers' comp? This is where the Affordable Care Act could case shift to workers' comp.

It appears that there is a greater likelihood of filing the patient's claim under workers' comp, according to evidence in the Workers Compensation Research Institute's (WCRI) study, [*Will the Affordable Care Act Shift Claims to Workers' Compensation Payors?*](#) As a result, hundreds of millions of dollars could be shifted to workers' comp.

"It appears that there is a greater likelihood of filing the patient's claim under workers' comp."

Specifically, the study found that a back injury was 30 percent more likely to be called "work-related" in a state where the patient's group health insurance was capitated rather than fee for service, according to a WCRI news release issued today.

In fact, the study found, case shifting was “more likely in states where a higher percentage of workers were covered by capitated group health plans,” the release said. In one state where at least 22 percent of workers had capitated group health plans, the odds of a soft tissue case being work-related was 31 percent higher.

In comparison to states where capitation was less common, there was no evidence of case shifting. “It also appears that when capitation was infrequent, the providers were less aware of the financial incentives,” the release said.

I always find WCRI’s research to be top notch. If you are concerned about workers’ compensation medical spending, you should check out their site at www.wcrinet.org.

Question: The Affordable Care Act could case shift to workers’ comp. Are you already seeing this?

[Manspreading May Cause Butt Dialing](#)



Courtesy of Mike Lincht NotionsCapital.com via flickr.com

Manspreading? Butt dialing? These are real words? Well, yes . . . and no.

The Oxford Dictionary has added 1000 new words to its online dictionary in the latest quarterly update. Many of these words are slang, such as *manspreading* and *butt dialing*. When words become commonly used, the *Oxford Dictionary* adds them. Although you now may wonder if such words are now considered esoteric and high falutin — after all, we are talking about the *Oxford Dictionary* — think again. *The Oxford Dictionary* adds words that are in common usage in the English language. However, there is also the *Oxford English Dictionary*, “the definitive record of the English language.” Although that dictionary is also updated with new words, 500 in the latest update, it is the more formal dictionary. However, both dictionaries are published by the Oxford

University Press.

[The Oxford Dictionary](#) - Contains informal and slang words that are common enough to be included.

[The Oxford English Dictionary](#) - Contains new words, but not those considered slang.

Here are some of the highlights of new words added to the Oxford Dictionary:

Manspreading - This word was coined by commuters and refers to men on public transportation who sit with their legs wide apart, thus taking up more than one seat so no one can sit in the surrounding seats.

Butt dialing - Accidentally calling someone with your cell phone in a rear pocket (possibly while you are manspreading).

Awesomesauce - Great or wonderful. I have heard this word only on an insurance commercial. I am surprised it is even slang.

Beer o'clock and **wine o'clock** - No, I didn't make this up. I think *you* probably decide what times these really are.

Cat cafe - I had never heard of this before my daughter happened to tell me about it a few days ago. Imagine a Starbucks combined with a cat shelter. Yes, this is where customers come to play with cats who live at the cafe.

Brain fart - This one had been around a while and is a temporary loss of mental capacity

Bruh - Used to refer to a male friend and often used as a form of address.

Cakeage - Like corkage for wine, a charge made by a restaurant for serving a cake they have not supplied.

Hangry - Just like it sounds, being irritable and angry because one is hungry.

Fat-shame - To humiliate someone by making fun of their size. (Now, that's bullying!)

Fur baby - A pet cat, dog, or other furry animal.

Mx - A title used before a person's name that does not specify gender.

Rage-quit - To become frustrated with some activity, commonly a video game, and quit in anger.

Rando - A person whom one doesn't know who is likely acting suspicious or weird.

Redditor - A registered user of the website Reddit.

Snackable - Online content that is easily read and digested.

Swatting - Making a hoax call to emergency services to bring a large number of armed police officers to a particular address.

Weak sauce - Something of poor quality. This must be the opposite of **awesome sauce**.

I was going to make you wait until next week, but I won't! Here are some of the 500 new words that

have been added to the fancier *Oxford English Dictionary* in its recent update:

- **autotune**
- **Blu-ray**
- **comedogenic**
- **comedy of errors**
- **crowdfunding**
- **declutter**
- **go-for-it (adjective)**
- **half-ass (adjective)**
- **hardwire (adjective)**
- **hot mess**
- **jeggings** (jean leggings)
- **netbook**
- **photobomb**
- **retweet**
- **sexting**
- **staycation**
- **tan line**
- **twerk**
- **-uber (as a prefix)**
- **wuss**

(This blog was written by Arlene Miller (a.k.a. the grammar diva) at www.bigwords101.com and published here with permission.)

[Auto Insurance Price Optimization A Reminder to Shop Around](#)



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<http://www.geograph.org.uk/photo/1721718>

Auto Insurance price optimization has been getting a lot of attention lately, especially since it is controversial. Instead of worrying about it, just shop around.

Some consumer advocates say price optimization can be unfair to auto insurance customers. Insurers, however, believe using all the data possible for pricing premiums is good business.

Determining how insurers can acceptably develop rates – the basis of premiums – ultimately falls on state insurance commissioners. Before they can decide on if or how to regulate price optimization, they need a reliable definition.

As I cover in my recent *Actuarial Review* article, [***Descending Confusion***](#), some state insurance departments have already begun limiting price optimization using definitions that could disqualify decades-long actuarial practices. Most commissioners, however, want to further investigate price optimization first.

The challenge is that there are several definitions of price optimization.

***...for consumers to really get the best price for insurance,
they really should shop around on a regular basis.***

The goal of my article is to present facts and opinions about auto insurance price optimization while avoiding political pitfalls. I can assure you it was no easy task.

I do thank the Casualty Actuarial Society (CAS), which represents the actuaries who price auto insurance, for giving me the opportunity to tackle this controversial subject. I have had the opportunity to work with countless CAS actuaries in my career and their personal and professional standards should be emulated by every profession.

While this is all fine and good, my mother is going to ask me what I think of auto insurance price optimization.

Here's what I'll tell her. There is nothing wrong with insurers making a profit. It helps ensure that insurance is available to consumers.

And since insurance is such a highly regulated industry, insurers really can't gouge customers as some would suggest. At the same time, for consumers to really get the best price for insurance, they really should shop around on a regular basis.

But hey, even Flo would tell you that!