



Proven Outcomes for the Most Unpredictable Injuries

To manage uncertainty for the widest range of catastrophic and severe injuries, you need established expertise and independently verified results that deliver superior health outcomes and financial assurance.

Severe and catastrophic injuries bring tremendous uncertainty to the injured workers, families, businesses, and communities they affect. Too often, nonspecialized management delivers a sub-optimal outcome and diminished patient experience to the injured workers it is supposed to serve. Even for high-performing and experienced claims programs, without dedicated management, the administrative burden associated with these cases can drain time, resources, and money.

Achieving certainty and optimal outcomes requires a formula that balances risk transfer, medical and behavioral expertise, and a commitment to provable results that deliver financial certainty and real value to clients. For over 30 years, Paradigm's incomparable care management model and suite of products have built a steady client base from unmatched trust, transparency, accountability, flexibility, and industry-leading outcomes for everyone involved.

Risk Transfer—the Basis of Certainty

The core of Paradigm's ability to deliver certainty is an accountable risk transfer model that provides competitive, fixed pricing for early and accurate medical reserving and clear functional and clinical outcomes—guaranteed.

“Because these are cases that have a long tail and are highly volatile, stakeholders need to accurately predict lifetime claim cost and length,” says Kathy Galia, Paradigm Chief Clinical Solutions Officer. “Paradigm's clinical and data expertise translates to pricing confidence and long-term savings, including 32% lower lifetime medical costs.”¹

Paradigm Outcome Plans offer the flexibility to meet the unique needs of any client and solve the widest range of problems with certainty. HERO CatastrophicSM and HERO SevereSM plans are fixed-cost, medical risk transfer contracts that deliver a guaranteed outcome based on injury diagnosis and expert-driven data-guided assessment. Complex Large Loss Plans are time-based risk transfer contracts for complex older claims.

Galia explains, “Paradigm is the only true risk transfer company—we assume the risk until we achieve a verifiable and mutually agreed-upon outcome with the client and the injured worker's treating physician.”

Our Wide Range of Physicians, Nurses, and Clinicians Are Leading Experts in Their Fields



From left to right:
Cannon Peppers, Paradigm Network Manager
Maria Ratcliff, MPA, Paradigm Senior Director of Clinical Solutions
Dr. Indira S. Lanig, PM&R, board certified in SCI, and Paradigm Medical Director
Chris Turla, Paradigm Director of Clinical and Pricing Solutions

Why Medical Management Proficiency Matters

The average catastrophic case involves more than 60 medical providers and 100 appointments in the first year alone. Half of these injuries will require specialized home care, and 30% will need some form of long-term care.²

“Nurse generalists and non-specialized physician consultants are not enough for catastrophic cases,” says Michael Choo, MD, Paradigm Chief Medical Officer. “The clinicians at Paradigm are specialized medical and behavioral experts who are truly committed to our approach and foster relationships with the top practitioners and research organizations in their respective fields.”

Paradigm physicians, nurses, and behavioral health specialists undergo an unmatched level of catastrophic injury-specific training and mandatory continuing education. Working directly within the Paradigm Management Team assigned to each case, these clinicians match injured workers to a carefully curated network of the best possible providers for each diagnosis. Along with direct medical expertise, care decisions are informed by the knowledge and results derived from a data set containing more than 20,000 catastrophic cases.

“Paradigm's processes are so transparent and their care so skilled, we always know what to expect, which is incredibly valuable for our risk-management and claims-admin teams.”

Kevin Confetti
Associate Vice President & Chief Risk Officer
University of California — Office of the President

Fully Integrated Behavioral Health Support

Paradigm pioneered the whole-person, whole-family approach in workers' compensation. From the beginning, we have been advocates and catalysts for the growing understanding of the importance of behavioral care to injury treatment outcomes.

“Paradigm believes medical expertise and behavioral health expertise working together cohesively are vital to the recovery process for seriously injured workers,” says Deborah M. Benson, PhD, ABPP, Vice President of Clinical Solutions for Paradigm.

For nearly 15 years, Dr. Benson has led the integration of Paradigm's behavioral expertise into an established and consistent medical team.

Paradigm Management Teams feature integrated behavioral health professionals assigned to provide support, coping strategies, and resource facilitation to all injured workers and families. This includes proactive, day-one assessments and personalized care plans designed to promote positive psychosocial adjustment of the injured worker and family to address potential barriers to recovery.

Paradigm's clinical roster of behavioral expertise includes board-certified psychiatrists and neuropsychiatrists, psychologists and neuropsychologists, rehabilitation counselors and applied behavior analysts. This comprehensive approach sets the standard in the industry and potentially the broader health care space.

As Paradigm Medical Director David B. Arciniegas, MD, Immediate Past Chair of the International Brain Injury Association and current President of the American Neuropsychiatric Association, puts it, “The emphasis we place on outcomes, the development of evidence-based treatment plans, and the collaboration with interdisciplinary treatment teams—including behavioral health networks—is one that can and should serve as a model for general health care.”

Paradigm Outcomes

Superior outcomes have been synonymous with Paradigm from the beginning. “We started as Paradigm OutcomesTM in 1991 to provide a much-needed focus on catastrophic workplace injuries and achieve guaranteed outcomes for these exceptionally challenging cases,” explains Dr. Choo. “The ability to actually deliver on this promise has required consistent dedication to client service, clinical excellence, data curation, results measurement, and process improvement over the past 30-plus years.”

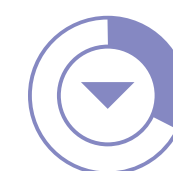
Human-Centered, Outcomes-Focused Care for the Most Challenging Cases

- 1 Personal engagement with the injured worker within 48 hours by a catastrophically trained nurse
- 2 Medical and behavioral health treatment plan developed by a dedicated and accountable team of experts
- 3 Risk-bearing, guaranteed Outcome Plan is presented with a competitive fixed price
- 4 Clinical management by experts to minimize anticipated medical and behavioral health risks and maximize functional recovery
- 5 Agreement with the client that the guaranteed outcome has been achieved—and confirmed by the treating physician

As Paradigm Outcomes became Paradigm, the organization has maintained a clear and committed focus on measuring and articulating industry-leading outcomes for managed care services. The clinical and data teams work closely together to identify and measure metrics for quality assurance and to ensure any claim made about outcomes is provable and comparable.

Paradigm has commissioned multiple independent studies over the years to demonstrate superior results against industry metrics, and relies on rigorous internal benchmarks when broader data is not available. Ultimately, provable Paradigm Outcomes mean achieving key financial, clinical, and service performance metrics with a focus on return to work.

Better Outcomes for Clients. A Better Life for Injured Workers.



32%
lower lifetime medical costs¹

40% of individuals return to gainful employment¹ nearly 6x better

7% industry benchmark

44% of injured workers needed behavioral health therapy during Paradigm Outcome Plan

14% of injured workers needed ongoing behavioral health therapy at Outcome Plan completion³

Sources:
¹Milliman Complex and Catastrophic Workers' Compensation Claims Cost Analysis for Paradigm—October 2020
²Paradigm data
³Paradigm completed Outcome Plans with end year 2022



To learn more, visit:
paradigmcorp.com