



# MEMBER SPOTLIGHT

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## LWMMI DELIVERS BETTER, FASTER CARE TO MEMBER EMPLOYEES

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When Matt Becker became the Director for the League of Wisconsin Municipalities Mutual Insurance (LWMMI), he had already heard of Ready Rebound (then called Tactical Athlete) and knew the innovative company had a presence in Wisconsin. The work that the pool and Ready Rebound have done together over the last two years has improved employees' lives, departments' savings, and LWMMI's indemnity costs.

In Wisconsin, workers' compensation rates are set by the state, which means that there is no way to control what the pool collects in premiums. It is therefore essential for LWMMI both to keep claims from happening and control costs after the claim is incurred.

Ready Rebound's mission is to make sure that city employees and their families get the same level of medical care and physical therapy as professional athletes. To achieve that goal, Ready Rebound builds a network of vetted physicians and therapists in or near cities where insureds live. They make sure that participating providers understand the specific rehabilitative needs related to city jobs - such as public works and public safety. Ready Rebound has worked with LWMMI to create an accessible, efficient system so that insured employees can receive fast, targeted care.

LWMMI started to work with Ready Rebound in September 2019 with a handful of cities in addition to those already working individually with Ready Rebound. The original focus was on cities near Milwaukee, where Ready Rebound already had a strong presence. As of February 2022, 40 LWMMI members are using the program. Due to the program's successful outcomes to date, the pool has decided it will make the service available to all its members within the year. Matt describes working with Ready Rebound as follows: "The folks at Ready Rebound are terrific to work with. They are in it for the right reasons. They truly feel like a partner in delivering this service to our members."

The service is a win for everyone. It is a good experience for the employee because they get the best possible, expedited care. Employees' physical health and wellbeing affects their work and personal lives, so they greatly appreciate timely, effective care. Beyond the individual level, the program results in big savings for the city departments that don't have to fill extra shifts, pay overtime, etc. Finally, insurance companies greatly benefit from the service. The shorter time employees are off work lowers the indemnity cost of workers' comp claims for the pool.

It's clear from employees' response that the LWMMI workers' compensation program works. As Matt says, "Everyone who uses it loves it. Ready Rebound does what it says it will do: they get people into the top medical providers and do it quickly. We have received nothing but positive comments."

The pool is still in the process of calculating the benefit-to-cost derived from the program. The programs' goals are being met at each level: Employees get excellent care quickly. Departments benefit because the 5-6-week reduction in time out for injured employees means the departments save money. The lost-time reduction the pool sees in savings on the claim results in reduced indemnity costs for the pool. Matt reports, "We see a reduction of multiple thousands of dollars saved for each case, and the departments save twice that. Even if it were break-even in terms of cost-benefit, the employees get good care, which is the top priority of the pool."