



CASE STUDY



# Starbucks Coffee Company





**"Genex's dedicated nurse case management team has been instrumental in helping us improve outcomes, and their team has seamlessly supported our advocacy approach. Genex nurses help our injured partners understand their diagnoses, provide guidance on self-care and help identify appropriate providers."**

— Noreen Olson  
RN, MN, COHN-S ARM  
Manager of Claims, Risk Management  
Starbucks Coffee Company



## Overview

The Starbucks Coffee Company believed it could improve its program results by focusing on employees, which the company recognizes as "partners" within its operations. Starbucks is known for creating an exceptional experience for customers, and its nine-member workers' comp team took this approach and applied it to improving the workers' comp experience for injured partners.

This advocacy approach was so successful Starbucks reduced its workers' comp loss reserves by more than \$50 million in a three-year period, and these results garnered the company a Teddy Workers' Comp Award presented by *Risk & Insurance*.





## Genex Services: A Key Service Provider in an Award-winning Strategy

Starbucks initiated a multi-faceted strategy to achieve these results. The team developed a process by which partners could directly report injuries, rather than having to go through their managers. This streamlined the injury-reporting process, so claims could immediately be managed. The team also implemented direct deposit of indemnity payments, so partners wouldn't have to worry about receiving paper checks and could focus on the recovery process.

Starbucks also made a specific effort to enhance communication and education with injured partners each step of the way. In key places, the company leveraged technology to facilitate digital communications with its young workforce via smart phones and texts.

Genex Services was a proud partner of this award-winning workers' compensation program, providing several key components:

- **Dedicated Telephonic Case Management.** Starbucks decided to embed medical expertise into its injury management process by employing a dedicated telephonic case management team from Genex. As part of its advocacy approach, Starbucks didn't hesitate to assign a nurse if there was any indication of medical complexity or a biopsychosocial concern. The impact was dramatic. Since the program was put into place, claims with nurse involvement have gone from 51 percent to 86 percent release to-work and deemed maximally medically improved (MMI).
- **Use of Advanced Analytics.** With a desire to improve results year over year, Starbucks works with Genex to apply an intelligent approach to medical management — one that uses advanced analytics, including case management referral scoring, case severity ratings, and statistical modeling. These tools identify areas of concern and help shape the company's comprehensive managed care strategy. Analytics also empower insights that foster quality care and prompt recovery to get injured partners back to work sooner. Reporting and scorecards also provide a means to validate optimal outcomes.
- **Medical Information Guide (MIG).** At first, Starbucks allowed its partners to choose their own providers, but the company realized many partners, a significant portion of whom are young, did not have a primary care physician and had no idea where to go for care. Starbucks offered its partners access to the Genex Provider Pathway, an online provider look-up tool. In addition, it implemented a pilot program for 200

## Starbucks, Genex and Partners



Reduced WC loss reserves by \$50M in three-year period



69% increase in percentage of claims released to work and deemed MMI



Decreased unnecessary ED visits



Increased proactive monitoring of medication safety, particularly around opioids.

**"I can't say enough about how important incorporating medical expertise into our claims process has been to improve partner satisfaction and to make sure we're all on the same journey toward prompt recovery, appropriate care and return to work."**

— Noreen Olson



stores, in which partners would receive a medical information guide, or MIG, upon injury. The MIG offers the partner appropriate facilities to go to for care and information about how to fill prescriptions without incurring out-of-pocket costs. Even with the program in its infancy, it has shown significant improvements, decreasing the use of unnecessary emergency department visits and helping to resolve claims quickly and efficiently.

- **Nurse Pharmacy Champion & Medication Safety.** Starbucks recognized that opioid use could be a significant risk and wanted to proactively address it. The company decided to employ a pharmacy champion — a dedicated telephonic nurse case manager from Genex who specialized in pharmacy issues. When a prescription for a high-risk or compound medication is rung up, the pharmacy champion receives a real-time alert. The pharmacy champion can then call the treating physician and pharmacist to review medical necessity and ensure overall safety with medication regimens. The champion would also help educate the partner about the risks of taking opioids and the safe way to use such a drug.

Starbucks also fostered medication safety by working with Genex's chronic pain intervention program, which uses risk scoring of pharmacy data to identify at-risk cases — for example, partners who are on a high dosage or have been using opioids for a long period of time. Within this program, a peer-to-peer review and consultation would occur. Alternative therapies are often suggested to improve function, reduce pain and anxiety, and gradually taper a partner's use of a risky drug regimen.

For Genex, it has been a pleasure to work with an innovative company like Starbucks, which strives to continually enhance its outcomes by improving the workers' comp experience for its partners. By utilizing the Genex programs above, Starbucks has been able to improve medical outcomes. These initiatives have made a difference in treatment, recovery and return-to-work results which, in turn, contributed to reduced reserves, lost time and litigation rates.





Enlyte is Mitchell, Genex and Coventry, a family of businesses with one shared vision. We bring together the best of the P&C industry in a single, powerful organization connected by one overarching goal: transforming your performance now, so you can chart a course **to a better future.**

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Call [866.389.2069](tel:866.389.2069) Email [hello@enlyte.com](mailto:hello@enlyte.com) Visit [enlyte.com](https://enlyte.com)