



OPEN YOUR OWN CLINIC TO CONTROL COSTS AND IMPROVE EMPLOYEE MORALE

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DISCUSSION POINTS

What is RockCare?

Why did the City decide to open RockCare?

What were the cost considerations?

What services does RockCare provide?

How has the opening of RockCare improved employee morale?

Were the employees open to using RockCare for occupational injuries?

Workers Compensation issues



ROUND ROCK, TEXAS: 2014 DATA

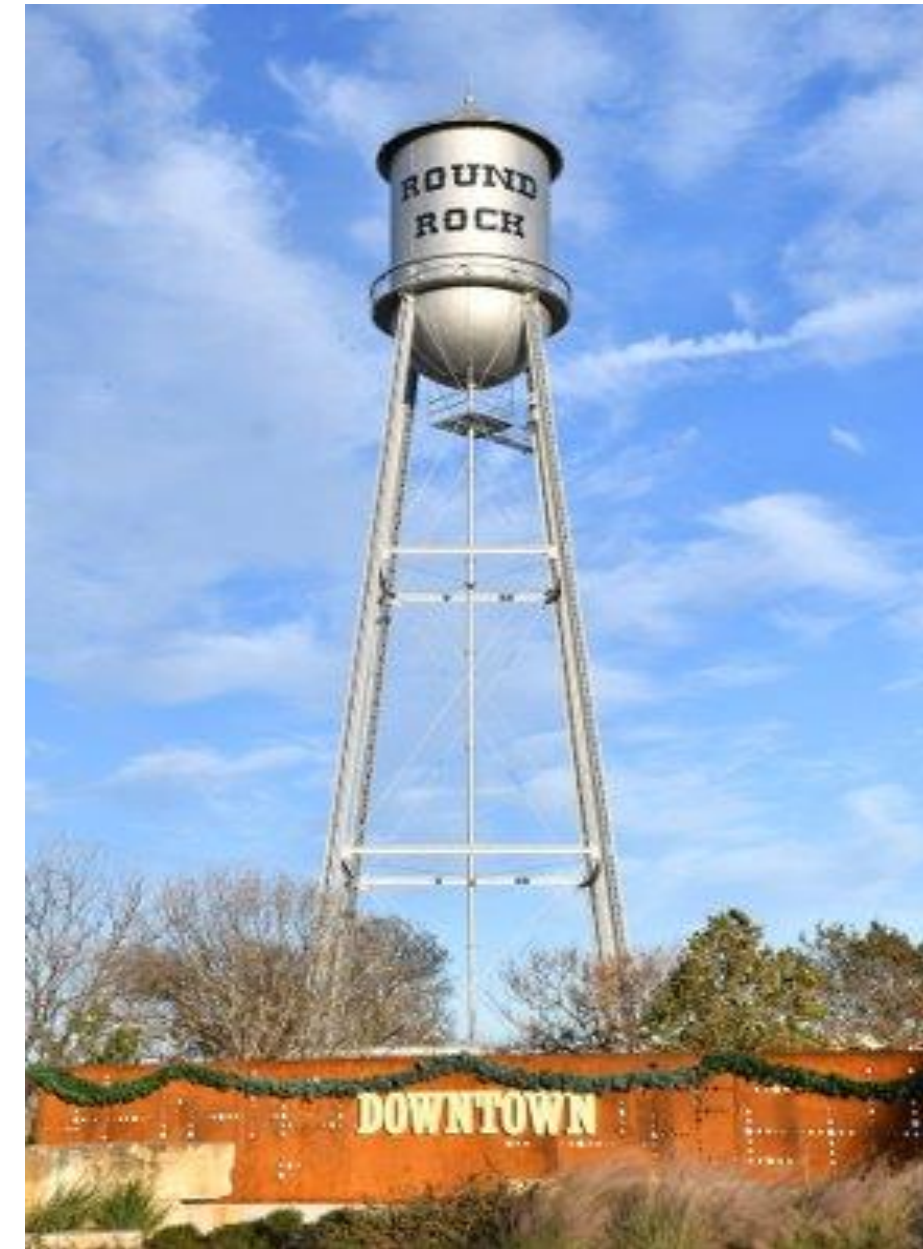
Located in Central Texas

Estimated Population was 110,000

840 Full Time Employees

50 Part Time Employees

300 Temporary and Seasonal employees



City-owned Medical Clinic

operated by a third-party
vendor under contract



Founding RockCare: Motivation, Planning, and Concerns



**WHAT WAS THE IMPETUS FOR
OPENING ROCKCARE?**



**WHAT WERE THE
CONSIDERATIONS?**

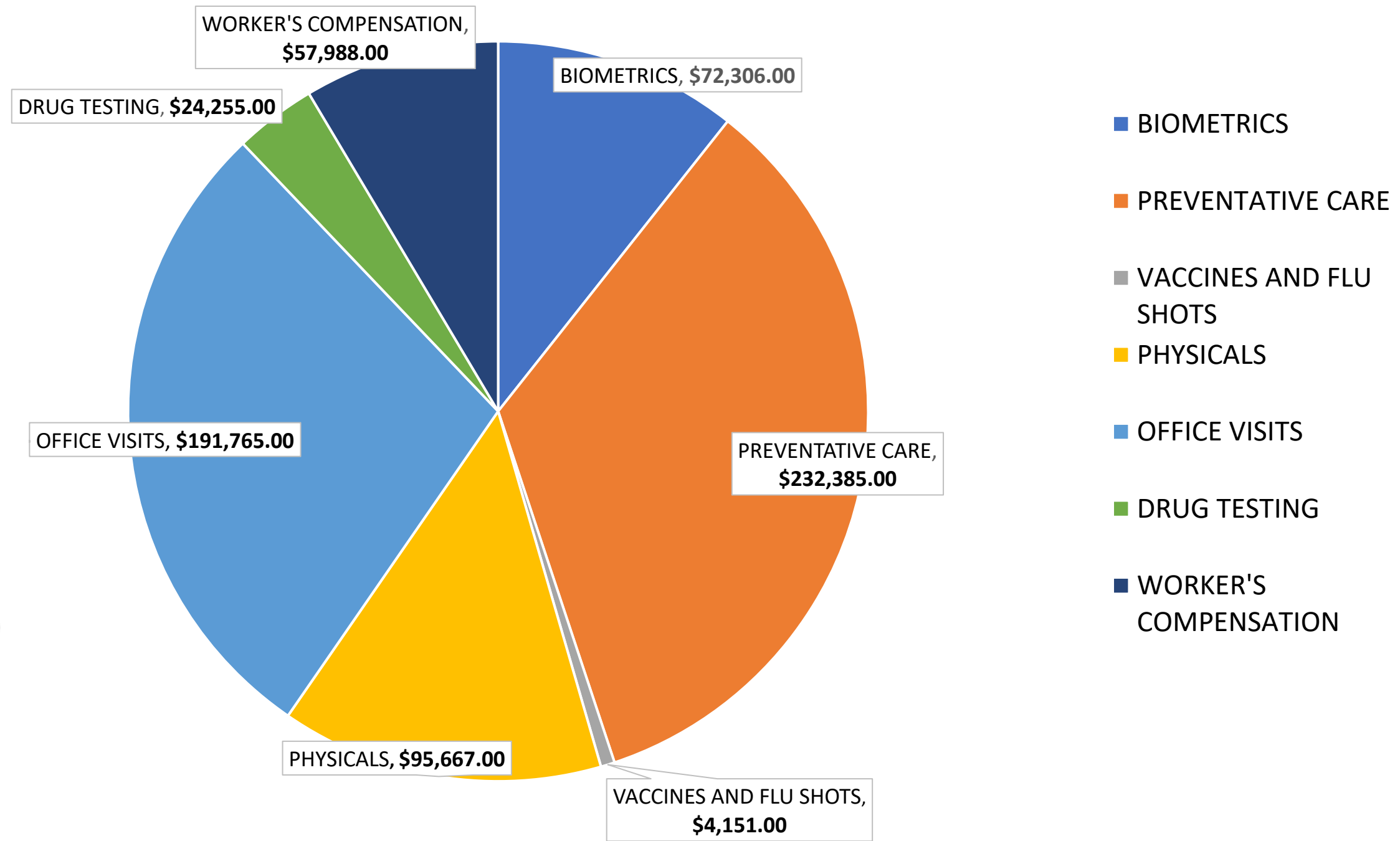


**WHAT WERE THE CONCERNS AND
WAS THERE ANY OPPOSITION TO THE
CLINIC?**



MEDICAL COSTS

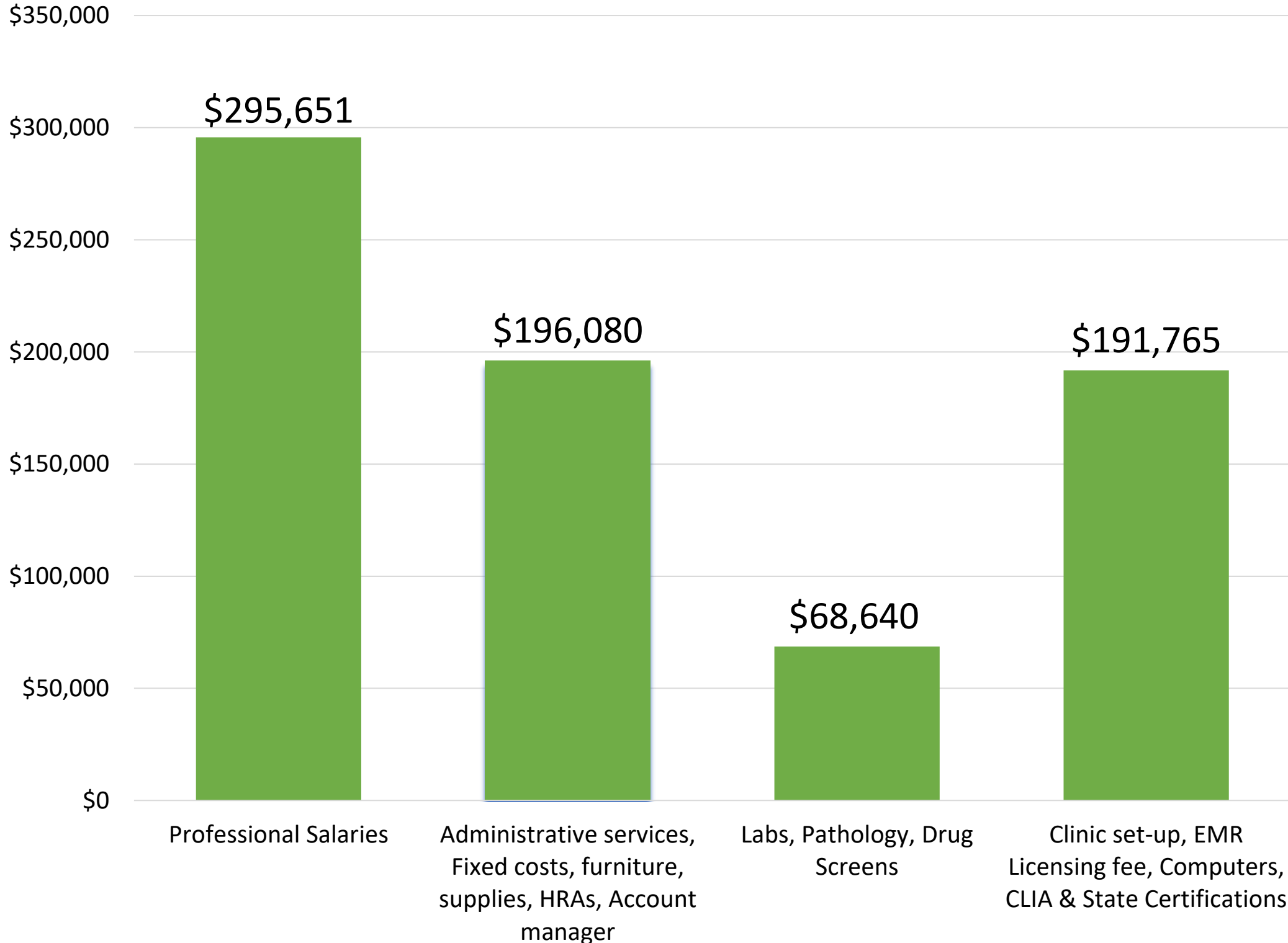
TOTAL COSTS
\$678,518



*WC estimated based on payments made to 3rd party vendor



ACTUAL NEGOTIATED COSTS



Per Employee Costs Per Month
\$61.81

TOTAL COSTS
\$578,521



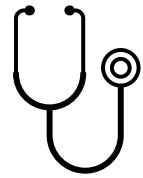
BY THE NUMBERS: COSTS SINCE 2022

YEAR	VISITS	PAYMENTS TO VENDOR	AVERAGE COST PER VISIT
2022	2,378	\$719,625	\$302
2023	2,387	\$750,390	\$314
2024	2,648	\$819,557	\$309
2025	2,251	ONGOING	ONGOING

Note: Costs include all visits; medical professional and staff, labs, drug tests, EKG's, non-contracted services...

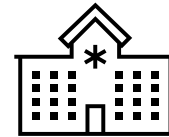


SCOPE OF SERVICES PROVIDED



Acute/Episodic

Coughs, colds & Flu
URI/UTI
Allergies
Sprains, Strains
Minor laceration repair



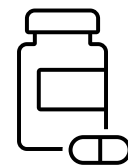
Chronic Condition Management

Diagnose and Treat
Educate and Counsel
Proactive Outreach



Primary Care

Medication prescribing
Referrals
Lab testing
Diagnostic ordering
Medication dispensing



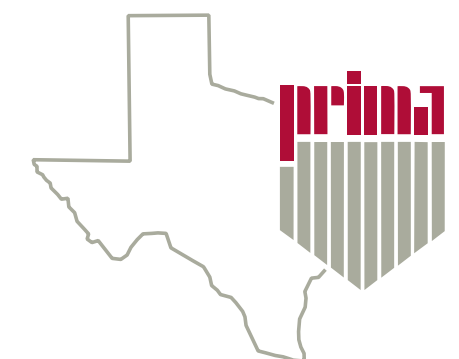
Occupational Health

Drug testing
Workers Comp
Accident triage
Public Safety Physicals



Preventative Health

Full Physicals
Vaccinations & Flu Shots
Personal Health Assessments
Blood Pressure Checks



ELIGIBILITY TO USE ROCKCARE

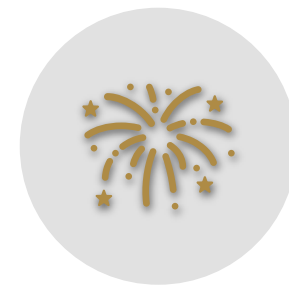
- All employees, Retirees, and their dependents age 2-26, enrolled with our health care plans can use RockCare for their personal health
- \$0 co-pays, including free labs
- Consistent, on average, 1.5 ROI year-to-year
- No Premium rate increases for employees the last 9 years
- All employees with work related injuries, exposures and conditions, and occupational exams (pre-employment, annual physicals)



PERSONAL HEALTH ASSESSMENTS (PHA)



Available all year round at RockCare



Mass on-site event every July



Includes height, weight, blood pressure and fasting blood draw



Results are available in 48 hours, include a color-coded chart and customized video

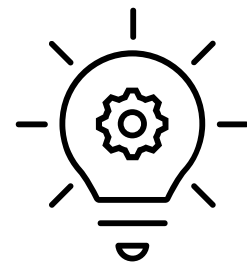


PHA review with RockCare



Identifies chronic illnesses and schedules follow up visits





What are some of the secondary benefits to opening RockCare especially concerning employee morale?



HOW DOES ROCKCARE AFFECT THE WORKERS COMPENSATION PROCESS?

- All employees, full time, part-time, temporary and seasonal, are allowed to use RockCare for work related injuries, exposures and conditions
- Employees are required to go to RockCare for an initial examination
- WC injuries are immediately seen by RockCare
- If the injury occurs when RockCare is not open, nights, weekends, holidays, then the employee must go to Rockcare the next business day
- Year before RockCare opened, 123 claims with 7 that were for \$0
- First year RockCare was open, 138 claims with 39 that were for \$0
- First full year RockCare was open, 184 claims with 57 that were for \$0
- My analysis: employees were willing to be seen for minor injuries when they knew they would be seen immediately



THINK ABOUT IT...

As a Risk Manager/HR Professional, how do you think having your own clinic would affect your ability to do your job?



THE BIGGEST BENEFITS OF USING CLINIC FOR WC CLAIMS

- ✓ Consistent care- 1 medical provider for 60%+ of claims means all employees are treated equally
- ✓ Speed in which employees are seen after an incident
- ✓ Cost reductions
- ✓ Ease in reaching the medical provider when you have a question concerning care, light duty and no duty status



HOW DOES ROCKCARE'S SERVICES EFFECT INTERACTIONS WITH CARRIER



Rockcare faxes all DWC 73's to our carrier, The Texas Municipal League (TML) and to City Risk Management



Two designated WC adjusters that reach out to one person at RockCare. No reaching out to one person for records, one for the liaison to ask questions and another for billing



Over one-half of all WC injuries have \$0 in payments from carrier so TML does not have to process check payments



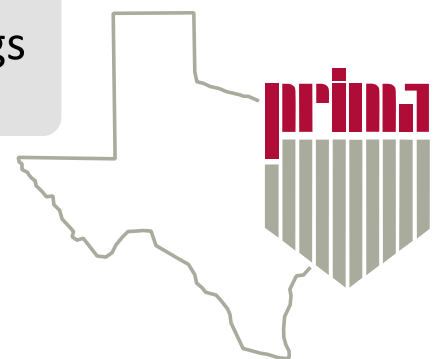
Total cost of medical payments significantly reduced



No payment by carrier means the costs used to determine your mod go down



At renewal, we have had TML's lowest mod available 10 out of 11 years meaning tens of thousands of dollars, or more, in premium savings



CURRENT CLAIMS WITH \$0 IN LOSSES

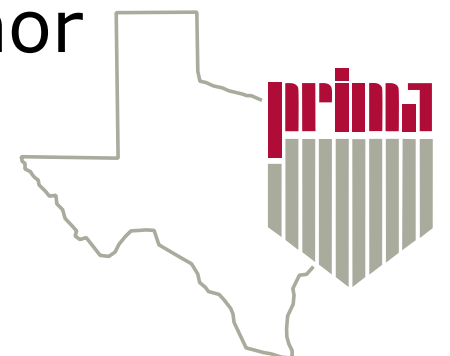
<u>YEAR</u>	<u>CLAIMS</u>	<u>\$0 Costs</u>
2024-2025	164	94
2023-2024	148	76
2022-2023	154	88
2021-2022	178	102

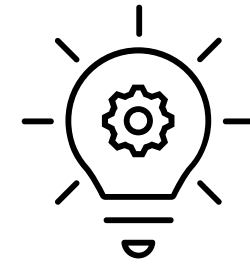
CONCLUSION: The longer RockCare is used the more comfortable employees have become in using it for occupational injuries. Well over 50% of claims the last 4 years have resulted in \$0 in costs



It cannot be all sunshine and roses.
What are the major drawbacks with using your own clinic?

- Lack of an on-site X-ray machine
- Unrealistic employee expectations
- Still need to have other clinics available for use for nights, weekends and holidays
- Occasional lack of a treating medical professional due to sickness, vacations and other absences from work
- Employees that want to game the system to avoid the clinic and how far are you willing to push policy enforcement
- Inability to handle some types of injuries such as heat exposure & more than minor open wounds





ANY QUESTIONS?

