



Improving Claim Outcomes: a faster return to health

**How a Large Personal Injury Insurer improved claims
performance while helping people get back to life**



INVESTING IN RECOVERY SELF-MANAGEMENT

SELF-MANAGEMENT IS CRITICAL TO RECOVER FROM INJURY

When someone is injured, whether at work or in an accident, the clock starts ticking to help them recover to health and return to life. While claims staff and health professionals do everything they can, ultimately the person's ability to self-manage is the bigger determinant of their outcome.

Our customer, one of Australia's largest personal injury insurers, had always prided itself on supporting injured people to make a fast and quality recovery. Perx Health was selected to support injured people on claim to complete their rehabilitation plan and stay motivated through recovery.

The Research Purpose

The Insurer and Perx Health wanted to understand how participation in the Perx Health program impacted claims performance and participant health outcomes. To do so, they engaged a specialist with experience in health services and health economics research to analyze insurance claims data and Perx utilization data

The Researcher

Dr. Antonio Ahumada-Canale is an experienced researcher at both the University of Technology Sydney and the Macquarie University Centre for the Health Economy. He has conducted economic evaluations for both PBAC and MSAC in Australia as well as Chilean Primary Healthcare.

THE RESEARCH ANALYSED A RETROSPECTIVE COHORT OF 500 CLAIMS

The analysis was conducted on the real-world data from this program. It was implemented in a portfolio of claims within the workplace injury and traffic accident insurance businesses in FY19 and FY20 (n = 487 claims). Case managers systematically offered Perx to their injured customers except where the claims met exclusion criteria around legal representation, medical appropriateness and claim nearing finalization.

After receiving the offer, claims customers could chose to utilize the Perx program by downloading the Perx App. The analysis compared those who participated in the Perx program to the matched cohort of those who were offered Perx but did not participate



AGE:

Average participant was 41 years old



INJURIES:

Psychiatric, musculoskeletal & combined injury



PARTICIPATION:

The majority signed up to use Perx (56%)

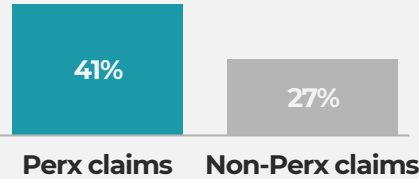
IMPROVED CLAIMS PERFORMANCE WITH PERX HEALTH

People using Perx were more likely to return to full health, had shorter duration claims and their claims were more likely to close. As a result, lower costs were also seen in the Perx cohort.



Perx claims had better return to health

Return to pre-injury duties



Effect size is 1.65x and statistically significant. All effect sizes were calculated after controlling for variables of age and indicated for common law.




Perx claims had shorter duration

Claim duration

↓ **57 days**

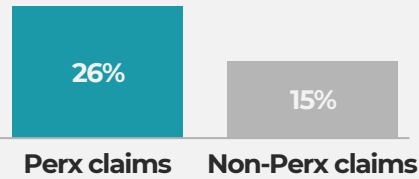
Effect is statistically significant.

Raw difference between cohorts was 82 days




Perx claims were more likely to close

Claim closure rate



Effect size is 1.68x and statistically significant



Perx claims had better financial performance

Total costs

↓ **\$6,234**

Effect size calculated after controlling for variables of age and indicated for common law.

Raw difference between cohort averages was \$16,871

Perx Health is a Digital Therapeutics and Chronic Care company building the world's most engaging programs for condition management.

Our mission is to leave no patient behind whether that's due to complex co-morbidity, low health literacy or remote settings. As experts in applied behavioral science, we focus on empowering patients on their journey through building understanding, bridging the intention-action gap and ultimately strengthening the habits for better health.

Whether in clinical research or large, real-world programs, Perx is proven to improve health and business outcomes.

