

OnBase and Guidewire:

Driving Better Outcomes for Workers' Compensation

Timely, efficient reporting and processing of claims

Increased collaboration and communication between constituents


Enhance security to protect client medical information

When a company experiences a workers' compensation claim, the biggest challenge it faces is creating an environment for the injured worker that provides maximum medical and rehabilitation benefits, resulting in the highest likelihood of a speedy and successful return-to-work.

But the claim affects more than just the injured employee. Associated costs include medical management, but also lost productivity and a reduction in work-life capabilities and personal enjoyment.

From an employer's perspective, there are also increased costs and resource strains. There can also be a significant financial impact on delayed reporting of a workers comp claim, including higher costs and missed opportunities to mitigate medical spending.

With the combined solution of Guidewire and OnBase, more accurate and faster capture of key documents and information into the combined platform is achieved. This results in completely automated and tracked actions and processes. Everyone involved in a workers' compensation case receives faster, easier and more relevant access to the exact information that they need, and at the time they need to act on it.



Employees who are satisfied with the overall response to injury or illness return to work 50 percent faster with 54 percent lower cost.

Timely, efficient reporting and processing of claims

More than half of claims reported within the first two weeks close within 18 months. However, only 29 percent of claims reported more than a month after the accident close within the same timeframe.

By using digital portals, insurers can provide state-of-the-art capabilities for employers, injured workers, medical practitioners and case workers to more effectively initiate, gather and collaboratively share information. Empowering these groups with the ability to work together improves claim reporting and speeds processing.

At the same time, the injured worker gets more timely information that will assist them during recovery and rehabilitation. Employees who are satisfied with the overall response to injury or illness return to work 50 percent faster with 54 percent lower cost. Medical treatment within specialized occupational medical clinics familiar with treating workers' compensation injuries may result in quicker healing and an earlier return to work.

Increased collaboration and communication between constituents

Increased collaboration and communication between the injured worker, medical practitioner, case worker, employer, insurer, and so forth, results in better medical outcomes and a faster return-to-work for the injured employee.

With Guidewire and OnBase working together, using OnBase workflow capabilities built into the OnBase integration for Guidewire, you can make defined guidelines for suggested treatment protocols immediately available at the time of diagnosis, enabling injured workers to have treatment plans in their hands – including the expected return-to-work date.

All the supporting information is immediately transferred to the insurer so the purchase plan for treatments are pre-approved and payment is scheduled. You can even automatically provide recommended support groups to enhance rehabilitation while return-to-work statistics are automatically provided.

The medical practitioner can communicate to the injured worker directly, as well to other constituents in the process, such as the rehab facility and employer. This allows for the modification and optimization of treatment in real time.

All the while, the claims adjuster can monitor the rehab more closely and track areas like fraud and other possible abuses with greater accuracy.

Enhance security to protect client medical information

OnBase provides enhanced security of personal medical documents and other private patient information as mandated by global compliance regulations.

OnBase also offers a variety of security features – including built-in measures and additional security extensions – to ensure information is protected throughout its lifecycle. User privileges in OnBase are designed to be simple to administer and ensure information is protected by default. And powerful encryption ensures that your important data is secure while it is in use, in motion and at rest.

Learn more at OnBase.com/Insurance »