

Broadspire's Crisis Support Solution COVID-19

Updated April 21, 2020



Broadspire's Crisis Support Solution

Coronavirus (COVID-19)

Now more than ever, we remain committed to our mission of restoring and enhancing lives, businesses and communities. The recent outbreak of COVID-19 has generated uncertainty and questions across the globe with regards to the impact on businesses and claims. As with each individual claim or wide-reaching situation, we are maintaining our focus on supporting our clients while also keeping our employees safe.

We created our specialized Crisis Support Solution for times just like these, ranging from our advanced intake and workforce readiness to specialized services and educational materials, we can help businesses and impacted individuals navigate this ever-changing situation.

As our client or partner, if you have any questions about services or actions which need to be taken, please contact your account executive or primary Broadspire contact. For any additional questions, you may contact Covid19.CustomerInquiry@choosebroadspire.com and we will direct them to the appropriate Broadspire expert for a response.

Through all the events that transpire, we are here to support you. Together, we will come through this situation stronger.

Mike Hoberman
Chief Client Officer
Broadspire, a Crawford Company

Solutions throughout the claims process

We are here to offer our support however COVID-19 may impact your claims

Broadspire's Crisis Support Solution for COVID-19 claims



Intake and nurse triage

Continuity of claims intake through email, phone, or existing platform



Claims and benefits management

Updated claims handling protocol for COVID-19 related claims



Medical management

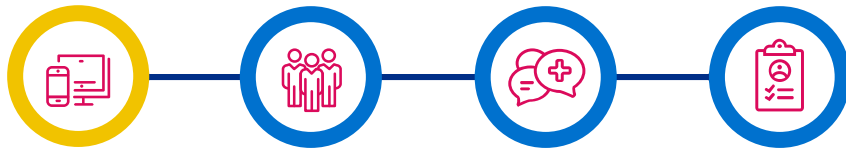
Specialized critical incident stress management and care management resources



Analytics, reporting & resolution

Clear visibility into the impact COVID-19 is having on your claims program

Intake and triage

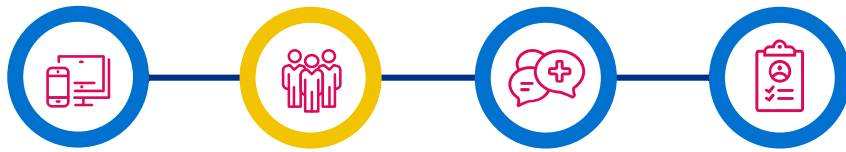


Building on our foundation of trust, we will continue to demonstrate full transparency and communication as situations arise to strengthen our partnerships. We expect minimal to no impact of our intake and nurse triage services at this time.

- Our 24/7 claims intake will support any types of COVID-19 related claims at any scale
- We have moved all of the call center employees to a work at home status to protect our employees and still deliver excellent customer service
- We have worked with our clients hand-in-hand during this time to help customize our services to meet their needs.
- Our advanced technology and system capabilities have allowed us to help ensure the flexibility and capability to achieve these results.

Clients may continue to submit their claims through any channel: email, phone, online or other existing platform.

Claims management operations

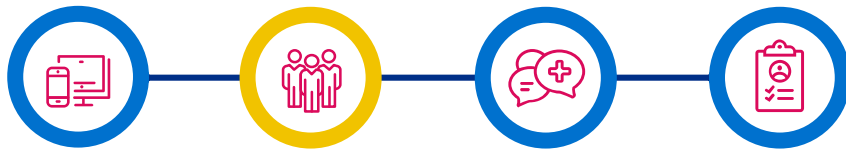


We have implemented business continuity plans to help ensure that quality claims handling, critical claim decisions and payments receive top priority. In addition:

- We are implementing a work from home strategy for most of our staff.
- All relevant personnel have been updated on our claims handling protocol for these type of claims to help ensure consistent handling across all of our Service Centers. All COVID-19 claims will be investigated and decisions made on compensability or liability.
- In addition to utilization of our best practices, our standard occupational disease/illness statement criteria and claims handling have been reviewed to help ensure that questions essential to the handling of COVID-19 claims are documented.
- We have undertaken internal identification/coding so claim operations senior management, client services senior management and the applicable account executives are made aware of any new COVID-19 claim that is received. This practice is applicable to all claims including workers compensation (Parts A and B of the policy) and general liability.

For more information on how we view the compensability of COVID-19 related workers compensation claims, please see our white paper [here](#).

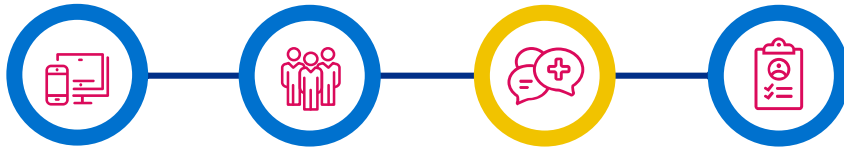
Benefit claims management operations



The Broadspire Disability & Leave organization is committed to assisting our clients in managing the impact of COVID-19.

- We are working with many clients to create emergency paid and unpaid leave policies to cover their employees impacted by the virus or the many closures related to it.
- Some states have already enhanced or expanded state disability and/or state paid family leave benefits and the Disability & Leave organization has incorporated those changes into our claim system and our claims review process.
- Federal Families First Coronavirus Response Act Support
 - **Companies with fewer than 500 employees**
 - Broadspire has a solution to support you during these turbulent times that will relieve the administrative burden of tracking employee leave of absences associated with COVID-19 (Federal Families First Coronavirus Response Act). The Broadspire solution will provide a leave of absence time tracking solution for all COVID-19 related claims.
 - **Companies with more than 500 employees**
 - While you're not yet required to comply with the Federal Families First Coronavirus Response Act, we understand that many employers of this size want to provide relief to their employees during this time and provide job protected time off (paid / unpaid) as they care for a child and/or other family members. The Broadspire solution will provide a similar leave of absence time tracking solution for all COVID-19 related claims as for smaller organizations.
- As always, but especially at this time, we continue to support, consult and advise our clients on how to navigate this fluid and unprecedented situation for our clients and partners.

Medical management



We are working closely with those involved with each claim to continue our support of a safe and swift recovery. This includes considering the potential implications of appointments and other out-of-home activity coordination. The following services provide specialized support for the COVID-19 risk:

Nurse Triage

24/7 Nurse triage with telemedicine continues to provide a clinical resource and services and may help **reduce unnecessary trips to doctors and hospitals** with as many as 37% of calls result in self care. If you do not currently use this service and would like to add it to your program, please contact your account executive.

Case Management

When working with our long term, traumatically injured worker's compensation claimants, our case managers will continue to provide simple wellness checks to help ensure our population of amputees, quadriplegic, paraplegic or brain injured clients have all their needs met. Whether it's a new piece of equipment needed or a physician visit needs to be scheduled, Broadspire is here to help.

Critical incident stress management

When a crisis such as the global COVID-19 pandemic happens, the lives of your employees can be filled with anxiety, fear and uncertainty. Our specially trained case managers can provide interventions which will assist with the individual's psychosocial needs.

Care Management

Acting as client advocates, medical advisors or surrogate family members, our care managers are available to work with our elderly, special needs, chronically ill and disabled clients to assess ongoing needs and recommend options for the care of loved ones. As the situation continues to unfold, we will assist when making care decisions involving this most vulnerable population.

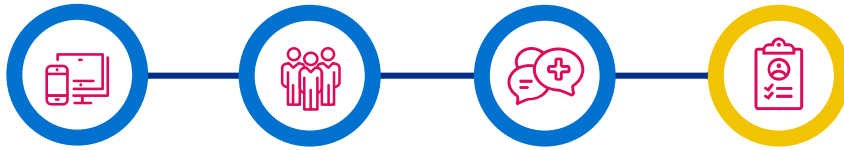
Telemedicine and Telerehab

The need for medical care does not go away as social distancing and quarantine protocols expand. Telephonic care provides an opportunity for impacted individuals to receive the medical attention they need without leaving home.

COVID-19 Return-to-work screening

Efficient evaluation of employees relative to COVID-19 for return to work and providing guidance based on the most current CDC guidelines

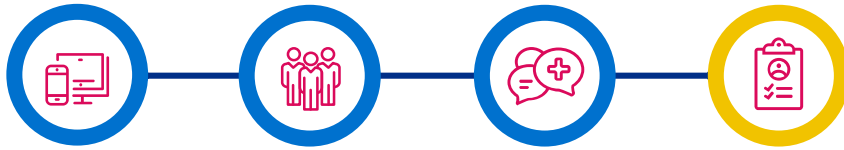
Analytics & reporting



No matter how your claims may shift during this unprecedented time, we are tracking COVID-19 related claims to provide you with:

- **Visibility.** We can work with each client on providing visibility on the specific cases for claims management and OSHA purposes.
- **Insights.** Gathering and reporting on precise data points gives us the ability to provide you with more insight into how COVID-19 is impacting your program.
- **Solutions.** Based on the trends and outcomes we see from programs, our team can help craft solutions specific to your business.

Claim resolution support through One Crawford



Across Crawford & Company, we are focused on supporting our clients throughout this uncertain and difficult time. Several of our offerings have been developed for situations just like this with restoring your business in mind, including:

Accident & Health/Affinity claims

As we move deeper into uncharted territory, consumers will look to protect themselves now more than ever. Trip insurance against cancellations, sickness and other environmental factors may become staples of planning any travel. We are prepared to support a wide range of affinity and accident and health programs for travel insurance needs and beyond.

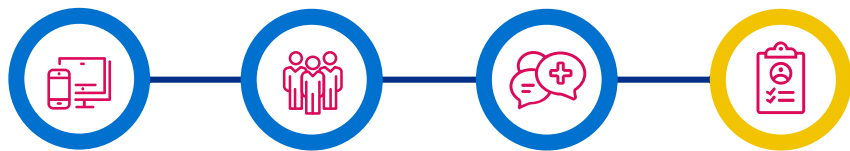
Business interruption

With a global network of forensic accounting specialists, Crawford is well-equipped to advise on the insurance impacts of the coronavirus. Find out more in [this white paper](#).

Cleaning and decontamination

With the largest-network of quality-managed contractors in the world, Crawford's Contractor Connection can deliver cleaning and decontamination services across the US to support business in environmental hazard response. [Learn more here](#).

Claim resolution support through One Crawford



Remote claims management

Crawford has invested heavily in innovations such as YouGoLook, TruLook, and more via a desk adjusting model and is well-positioned to handle a vast array of claims without an onsite visit. [Learn more >](#)

Self-service app (YouGoLook)

Crawford's proprietary self-service app, [YouGoLook](#), guides policyholders and end users through the claims process from the comfort of their phones. [Learn more >](#)

Theft/Burglary & Vandalism Solution

With the vast majority of small businesses being shuttered during the pandemic, Crawford Claims Solutions offers this important service to help prevent loss and to accurately assess a loss if one occurs. This includes a thorough pre-loss inventory as well as board-up services.

A centralized resource with Crawford services and resources you may find helpful for your business can be found [here](#).

Helpful resources and links

- [Broadspire COVID-19 Crisis Support Solution page and resource hub](#)
- [White paper: the potential workers compensation impacts of COVID-19](#)
- [White paper: the insurance impacts of the 2019 novel coronavirus](#)
- [Crawford COVID-19 response resource hub](#)
- [Crawford & Company global client FAQ](#)
- [Broadspire quoted in Coronavirus Risk & Insurance article](#)
- For a summary version of Broadspire's business continuity plan, please contact your account executive or reach out to the email address below.

For any additional questions, you may contact Covid19.CustomerInquiry@choosebroadspire.com and we will direct them to the appropriate Broadspire expert for a response.