

Manitoba risk assessment on claims

Our organization does not generally allocate its claims, or manage claims differently, utilizing the identification of claim risk characteristics. There are however, a couple of exceptions:

- Claims involving significant brain injuries, behavioral issues, etc (allocated to Unit 8).
- Occupational Disease claims which are allocated to specialized Adjudicators (primarily due to the increased medical knowledge required).
- Back Care program claims in a few select industry groups.
- Opioid process to reduce the potential of addiction in an effort to reduce overall claim duration risk and patient risk.

Adjudicators and Case Managers are observant of all other items such as pre-existing conditions or red-flag behaviors which may suggest the potential exists for prolonged recoveries or misrepresentation of various types. However we do not separate or reallocate our claims in any way when these risk factors are observed. It may simply lead the claim owner to take appropriate steps to investigate these items further to ensure benefits do not exceed entitlement.