

National TPA — 40 State Jurisdictions

First Report of Injury, medical bills, RTW documentation

Channels: Employer portals, state e-filing, provider fax, email

THE ENGAGEMENT

A workers' comp TPA managing claims across 40 state jurisdictions needed FROI submissions within statutory windows — often under 24 hours. ClaimStream parsed inbound injury reports, normalized to each state's schema, e-filed with the jurisdiction, and opened a claim record in the TPA's core system.

BEFORE / AFTER

BEFORE		AFTER WITH CLAIMSTREAM	
FROI filing time	38 hours	FROI filing time	under 1 hour
State late-filing penalties	\$420K / yr	State late-filing penalties	\$0
Medical bill re-price cycle	11 days	Medical bill re-price cycle	36 hours
Litigation flag lag	8 days	Litigation flag lag	same-day
Adjuster caseload	215	Adjuster caseload	310

“We eliminated late-filing penalties in the first 90 days. That paid for the platform twice over.”

— Head of Claims Operations

OUTCOME

44% adjuster productivity gain, zero state penalties, and litigation risk surfaced days earlier.