# Claim management services

saif
Work. Life. Oregon.

## Choose Oregon's most comprehensive claim management program to meet your workers' compensation needs.

We don't expect you to be an expert in managing workers' comp claims. That's our job. And after doing it for more than a century, we have an unmatched depth of expertise in serving injured workers and employers.

### A unique management approach

Our "claims segmentation" system has two main objectives:

- Make sure the initial assignment of a claim goes to the best adjuster
- Prescribe activities to help our staff manage the claim.

Our "complexity" model is applied to all new claims that our intake specialists set up. This model helps us identify the predicted complexity of a claim, early on, so that we can assign it to the claims staff with the skills best suited to manage the claim to a good outcome.

Our "severity" model identifies potentially severe disabling claims for additional attention and review. Once identified, these claims are then prescribed proactive, timely activities to assist our adjusters in managing the claim toward a good outcome.

## Specialized claim services

### Return-to-work

In 2025, we helped employers secure $12.1 million in reimbursements from the Employer-at-Injury Program.

### Medical bill audits

Our audit specialists and medical auditors—trained to analyze coding, spot problem patterns of billing, and audit hospital and surgical billings—audited over 506,450 bills in 2025. Their knowledge, coupled with an in-depth understanding of workers' compensation rules, has resulted in unparalleled savings for our customers.

### Management of medical providers

Getting reasonably priced medical care is one of the biggest challenges facing Oregon businesses today. So SAIF partners with managed care organizations to help employers provide the highest quality care for injured workers at an affordable rate.

With MCOs you get managed care you can count on:

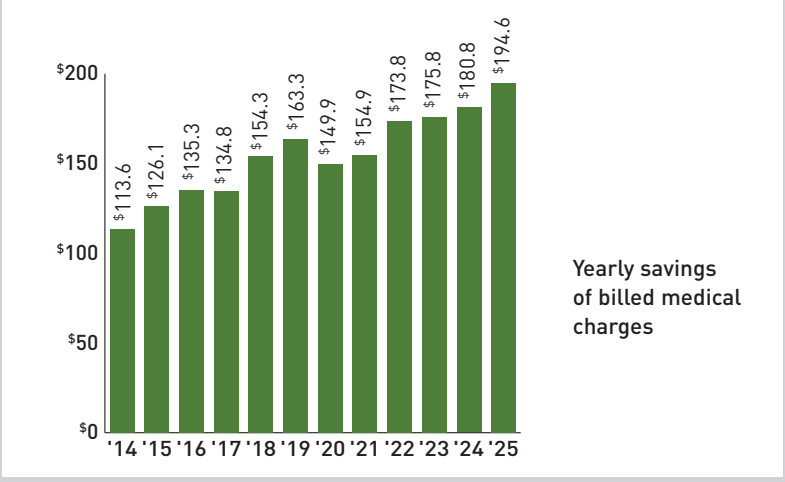
- A panel of qualified medical providers managed by the MCO
- Evidence-based treatment to make sure workers receive prompt and appropriate care
- An effective tool to address the few, but costly, situations when providers are not responsive to claim needs.

### Learn more

To learn more about our claim management services, contact a SAIF representative at **800.285.8525** or visit saif.com for more information.

**Medical bill auditing**

as of December 2025 ($ in millions)



- A strong return-to-work ethic is embedded throughout the treatment to help speed recovery and reduce potential costs.
- Significant medical savings for certain services (more than $2.6 million in 2025)

## SAIF's pharmacy program

SAIF contracts with a prescription service to allow workers with accepted disabling claims to go to nearly any pharmacy in the state and have the cost of their prescription billed directly to SAIF (at significantly reduced prices). Last year our pharmacy program saved $3.46 million for policyholders while making it more convenient for workers to obtain prescribed medications.

## Legal services

Our attorneys provide the highest quality legal representation to our policyholders. With an average of 16 years of experience in workers' compensation, they keep policyholders informed at each stage of litigation. Employers rate SAIF attorneys as very good or excellent 83% of the time.[1]

## The SAIF advantage

Our adjusters and nurse consultants help workers with legitimate injuries heal and get back to work, and they swiftly deny claims that are not work-related.

We offer state-of-the-art training for adjusters, as well as ongoing professional development opportunities, to ensure SAIF staff is highly trained. Our claims employees have an average of more than ten years of experience with our organization.

SAIF's claim management communications provides consistent and accurate interactions between the customer, injured worker, and doctor on all claims assigned to an adjuster. We also offer bilingual services and make sure that all claim-related calls are answered in person by a SAIF employee.

1 SAIF Defense Evaluation forms submitted by employers in 2024