



Physician-Led Medical Claim Management

Your Trusted Managed Care Organization (MCO)

3-Hab provides specialized medical claim management solutions that optimize workers' compensation claims, improve medical outcomes, and streamline the return-to-work process. With over 30 years of experience, our physicians' approach ensures proactive decision-making, direct provider engagement, and customized support for every claim.

FEATURES

- Physician-managed claims ensure accurate oversight.
- Direct provider communication speeds up treatment decisions.
- A proactive approach minimizes lost time and unnecessary treatment.

BENEFITS

- Lower claim costs with our physician's oversight.
- Doctor to doctor engagement ensures appropriate care.
- Better medical outcomes lead to faster releases to return-to-work.

SPECIALIZATIONS



Expert Team of Physicians

- Orthopedic surgeons, occupational medicine physicians and dentists.



Claim Management

- Physicians oversee all medical decisions for workers' compensation claims, ensuring accurate approvals, denials, and treatment recommendations.
- Nurses collaborate with Physician Case Managers to manage catastrophic claims and ensure timely care.

SPECIALIZATIONS



Communication

- Physicians speak directly with treating providers to coordinate safe work releases and treatment plans.
- Employers receive clear claim updates and direct access to their one point of contact for all case types.



Employer Portal

- Employers access real-time claims, interactive OSHA reporting, and custom analytics through a secure system.
- Reports are tailored to employer specifications for streamlined decision-making.



Measurement of Disability (MoD)

- Tracks return-to-work efficiency and evaluates claim resolution performance.
- Impacted by employer accommodations and worker participation, providing a unique performance metric.

3-hab is proud to rank #1 in Employer Satisfaction, according to BWC's 2025 report card.



Trusted Since 1994.
Expertise that drives better client retention.

Learn More | www.3hab.com | 1-800-869-1871