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WHITE PAPER

MAXIMIZING RECORD RETRIEVAL EFFICIENCY IN WORKERS' COMPENSATION

Accurate, secure, and timely record retrieval is vital to advancing workers' compensation claims. Yet, the process is fraught with challenges and inefficiencies.

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Executive Summary

In the workers' compensation industry, the timely and accurate retrieval of records is vital for moving claims forward, maintaining legal compliance, and supporting efficient case management. Record retrieval vendors play a key role in this ecosystem, but the space is not without its challenges—chief among them being data security, turnaround times, and regulatory compliance. This white paper outlines these major issues, provides practical solutions, and offers guidance for insurers and claims administrators seeking a vendor partner. It also looks ahead to how emerging technology is transforming the future of this critical support service.

Industry Challenges

Data Security Risks

- Handling sensitive claimant information comes with significant risks. A single breach can result in reputational damage, regulatory fines, or litigation.
- IBM's 2023 Cost of a Data Breach Report notes the average cost of a healthcare-related breach exceeds \$10 million—the highest among all sectors.

Poor Communication and Transparency

- Clients are often unable to track order status in real time.
- Lack of integration with claims systems results in duplicate effort and frustration.

IBM Data Breach Report, 2023

\$ 10M Average

The 2023 IBM Cost of a Data Breach Report found that the global average cost of a data breach reached \$4.45 million, a 15% increase over the past three years. Healthcare remained the most expensive industry for breaches, with an average cost of \$10.93 million per incident.

Challenges Continued

Slow Turnaround Times

- Delays in record retrieval can stall claims resolution and increase administrative burdens.
- Many vendors still rely on outdated processes, including fax machines and manual outreach.

Limited Digitization

- Some vendors have not yet transitioned fully to digital tools, resulting in inefficiencies and lower visibility.
- Lack of modern platforms slows record intake, access, and delivery.

Compliance with State Regulations

- State-specific rules for workers' compensation require a nuanced understanding of legal obligations.



Enterprise-Grade Security Infrastructure

- End-to-end encryption, secure file transfer protocols (SFTP), and multi-factor authentication should be baseline features.
- Look for vendors with SOC 2 compliance and third-party security audits.

Workflow Automation and Integration

- Automating provider contact, follow-ups, and document uploads accelerates turnaround time.
- Case management software integrations help reduce data entry and manual handoffs.

Full Digitization

- Digital medical record intake, electronic delivery, and cloud-based portals support efficiency and accessibility.
- Digital indexing tools enhance searchability and long-term storage management.

Key Questions to Ask Vendors

- ✓ How do you protect PHI?
- ✓ Can I monitor retrieval process in real time?
- ✓ What percentage of your records are digitized?
- ✓ How often do you audit for compliance?

Built-In Compliance Checks

- Top vendors integrate legal and jurisdictional rules directly into their platforms to reduce risk.
- Automated alerts can prevent errors before they occur.

Real-Time Communication Tools

- Dashboards, email alerts, and status updates help clients stay informed throughout the retrieval process.
- Performance reporting enables clients to monitor efficiency and responsiveness.

Red Flags

No encryption or SOC certification.

Generic workflows, no customization.

No tracked performance metrics.

AI and Machine Learning

- Automate document classification, redaction, and data extraction.
- Improve accuracy and reduce review times for legal and claims staff.

Greater EMR Interoperability

- Emerging data exchange standards will make direct, digital access to provider records more common and more secure.

Blockchain for Chain-of-Custody

- Immutable logs of document handling can enhance trust and ensure data integrity.

Predictive Analytics

- Data analysis tools will help forecast turnaround times, identify bottlenecks, and guide vendor optimization strategies.

Platform Consolidation

- Record retrieval will increasingly integrate with medical bill review, UR, and litigation tools to streamline claims workflows.

What to Look for in a Vendor Partner



Security and Compliance

- Vendors should offer enterprise-level security features and demonstrate regulatory adherence.
- Look for SOC 2 certification, HIPAA compliance, and documented audit practices.



Industry Experience

- Partners with a deep understanding of workers' compensation regulations and provider relationships offer smoother workflows and fewer compliance risks.



Modern Technology

- A user-friendly, cloud-based platform with seamless integration capabilities can eliminate bottlenecks and improve operational efficiency.



Proven Track Record

- Ask for client testimonials, performance benchmarks, or use cases that demonstrate the vendor's ability to deliver consistent and scalable results.





About This White Paper: This white paper is intended for claims administrators, legal professionals, risk managers, and insurance carriers involved in vendor selection, digital transformation, or process improvement within the workers' compensation industry.

About iCopy Legal: Founded by lawyers who struggled to efficiently retrieve and intake records. iCopy Legal exists as an innovative medical records retrieval service that specializes in retrieving records quickly and affordably. Serving law firms and Insurance Carriers Nationwide. We leave you more time to focus on your clients and dedication to improving your case outcomes.

About Luna LNQ: Luna LNQ is a specialized membership group that connects top insurance and workers' comp leaders with trusted solution providers. By leveraging collective purchasing power, LNQ delivers centralized oversight, cost savings, and enhanced support that individual organizations can't achieve alone.

Conclusion

Record retrieval is no longer a simple back-office function—it is a strategic enabler of claims performance. For insurers and TPAs, selecting a vendor with a robust approach to data security, retrieval speed, digital delivery, and compliance can have a direct impact on claims outcomes. As the industry continues to evolve, aligning with a modern, tech-enabled partner is essential to meet growing expectations and regulatory requirements.

