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## Workers' comp sector has embraced electronic payments

Communication with injured workers is the area that could benefit the most from innovation.

By Steve Hallo | April 14, 2022



([//images.propertycasualty360.com/contrib/content/uploads/sites/414/2022/04/Injured-Warehouse-Worker-Article-202204121621.jpg](https://images.propertycasualty360.com/contrib/content/uploads/sites/414/2022/04/Injured-Warehouse-Worker-Article-202204121621.jpg)) While digital payments have been around for a while, the extensive resources and costs to implement these systems slowed the adoption of this technology before COVID, according to Shahin Hatamian, senior vice president of product management at Mitchell (an Enlyte company). (Credit: wavebreakmedia/Shutte)

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During the past year, telemedicine and electronic payments systems drew the bulk of technology investments from the workers' comp sector, a survey from Enlyte Group, LLC (<https://www.enlyte.com/>) revealed.

In 2021, electronic payments ranked fourth in terms of areas for tech investments, according to Enlyte. It now ranks second behind telemedicine, marking the biggest jump from last year's survey results. The pandemic accelerated the adoption of electric payments, according to Shahin Hatamian, senior vice president of product management at Mitchell (<https://www.mitchell.com/>) (an Enlyte company).

While digital payments have been around for a while, the extensive resources and costs to implement these systems slowed the adoption of this technology before COVID, Hatamian tells PropertyCasualty360.com.

As with a lot of insurance technology, many stakeholders are struggling with legacy systems, but Hatamian says there also is an issue with "legacy mindsets."

While telemedicine saw a surge (<https://www.propertycasualty360.com/2020/11/19/insurance-implications-of-the-rapid-adoption-of-telemedicine/>) in the workers' comp sector, particularly during the first three months of the pandemic lockdown, the volume has started to come back to pre-pandemic levels.

"I felt it (telemedicine) would be the future of everything," Hatamian says, explaining the number of telemedicine visits for injured workers might have dropped due to the need to physically interact with a patient for some treatments and physical therapy sessions.

## Communications could use an injection of tech

When it comes to using technology to improve the claims lifecycle, workers' comp professionals indicated communication with injured employees is the step during a claim that would benefit the most from a fresh injection of technology.

Hatamian notes this isn't surprising as it has become something of a norm in other insurance lines to give consumers digital self-service tools.

As a result, mobile apps are expected to be the digital tool that will have the biggest impact on workers' comp during the coming decade. Telemedicine, AI and machine learning, predictive analytics and electronic, respectively, round out the top five.

Explaining that insurance technology trends typically start in personal auto insurance (<https://www.propertycasualty360.com/2022/03/10/u-s-personal-auto-insurance-underwriting-results-dove-in-2021/>) before trickling down into workers' comp a few years later, Hatamian says the technology currently being leveraged in personal auto insurance with the most potential for workers' comp are direct payments and enhanced claims processes. Concerning the latter, he says this could play out at the "first notice of loss" by examining the incident to uncover the possible extent of "damage," or in this case injury, and predict its severity.

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