SOFTWARE & TECH

# California Tpa 2 Examples

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## Understanding Third-Party Administrators in California: Two Illustrative Examples

In the complex landscape of employee benefits, workers' compensation, and insurance claims, many organizations in California turn to Third-Party Administrators (TPAs) to streamline operations, reduce costs, and ensure compliance with strict state regulations. A TPA performs administrative functions such as claims processing, premium collection, risk management, and customer service on behalf of a self-insured employer, insurance carrier, or government entity. With California's unique legal environment—including the California Workers' Compensation Act, the California Family Rights Act, and evolving health care mandates—selecting the right TPA is critical. To illustrate how these administrators operate and add value, we examine **California TPA 2 examples**that showcase different specializations. These examples will help you understand the scope of services, industry focus, and outcomes you can expect when partnering with a California-based TPA.

### What Exactly Does a California TPA Do?

A Third-Party Administrator in California acts as an intermediary between an employer (or a group of employers) and insurance carriers or self-funded benefit plans. Their duties range from managing day-to-day claim administration to providing detailed analytics for loss prevention. Many California TPAs also offer bundled services such as pharmacy benefit management, utilization review, and employee assistance programs. Because California has some of the most employee-friendly regulations in the nation, a TPA must stay current with changes in legislation such as SB 863 (workers' compensation reform) and the California Privacy Rights Act, which affects health data handling. The two examples below highlight how TPAs adapt to these demands while delivering measurable results for their clients.

## Example 1: Keenan & Associates – A Leading Public Agency TPA

**Keenan & Associates**is one of the largest TPAs in California specializing in public agencies, including school districts, cities, counties, and special districts. Founded in 1972 and headquartered in Torrance, California, Keenan manages workers' compensation, property and liability, and employee benefit programs for over 1,200 public entities across the state. This example of a California TPA is notable because it exclusively serves the public sector, which has unique risk profiles and funding models.

### Services and Innovations

Keenan provides a full spectrum of TPA services tailored to public agency needs:

- Workers' Compensation Claims Administration: Keenan employs experienced adjusters who are well-versed in California's Return-to-Work programs and medical provider networks. They utilize predictive analytics to identify high-risk claims early and intervene with vocational rehabilitation or modified duty options.
- Risk Management Consulting: Beyond claims handling, Keenan offers loss control services, safety training, and ergonomic assessments. This proactive approach helps public agencies reduce injury frequency,

which is critical for maintaining low experience modification rates.

- Employee Benefits Administration: For self-funded health plans, Keenan manages eligibility, enrollment, claims adjudication, and member services. They also offer compliance support for the Affordable Care Act and California's specific mandates, such as minimum essential coverage requirements.
- Property and Liability Claims: From general liability to auto claims, Keenan's adjusters handle litigation management, subrogation, and settlement negotiations. They partner with a network of defense counsel experienced in California tort law.

### Why This Example Matters for California TPAs

Keenan's model demonstrates how a TPA can integrate deep regulatory expertise with technology. For instance, they developed a proprietary online portal where public agency administrators can access real-time claim data, reserve reports, and dashboards. This transparency is vital for elected officials and board members who need to justify premium allocations. Moreover, Keenan's long tenure in California means they have extensive relationships with medical providers, legal firms, and state regulatory bodies, which accelerates claim resolution. A case study: a mid-sized school district with 2,500 employees partnered with Keenan and saw a 15% reduction in lost-time claims within two years, largely due to the TPA's emphasis on safety culture and early return-to-work programs. This example reinforces that a California TPA can be a strategic partner, not just a vendor.

## Example 2: Corvel – A National TPA with California-Focused Solutions

**Corvel**is a publicly traded TPA (NASDAQ: CRVL) that operates nationwide, but its California office, headquartered in San Diego, provides tailored services for employers in the state. Corvel is well-known for its workers' compensation management, health care cost containment, and pharmacy benefits administration. This example represents a larger, technology-driven TPA that handles high-volume claims for both self-insured employers and insurance carriers across multiple states, with a particular emphasis on California compliance.

### Core Offerings in California

Corvel's California TPA services include:

- Workers' Compensation Claims Management: Corvel uses a "nurse triage" system where registered nurses assess injuries via phone within minutes of a report. This reduces unnecessary emergency room visits and manages medical costs from the outset. Adjusters then work under California's medical treatment utilization schedule (MTUS) to ensure evidence-based care.
- Pharmacy Benefit Management (PBM): Corvel's PBM services are especially relevant in California, where opioid prescribing regulations are stringent. They monitor formularies, prior authorizations, and waste reduction. Their program in California has helped clients lower pharmacy costs by an average of 18% while maintaining appropriate pain management.
- Defense Base Act (DBA) Administration: Given California's numerous military and contractor sites, Corvel administers DBA claims for defense contractors, ensuring compliance with federal requirements while coordinating with California's state system.
- Analytics and Reporting: Corvel's iVOS claim management platform provides clients with predictive modeling to forecast claim severity, identify fraud patterns, and benchmark performance against industry standards. California employers benefit from custom reports that highlight county-specific cost drivers.

### How Corvel Stands Out in the California Market

Corvel's national scale gives it access to a vast network of medical providers and legal resources, but its local California presence ensures adherence to state-specific nuances. For example, Corvel's adjusters in California undergo annual training on updates to Labor Code Section 4660 (permanent disability ratings) and the evolving case law around apportionment. One success story involves a large logistics company with 5,000 employees in

Southern California that switched to Corvel for its TPA services. Within nine months, the company experienced a 22% reduction in lost workdays and a 12% drop in total claim costs, attributed to Corvel's California TPA 2 examples illustrates that even a national TPA can deliver localized expertise when it invests in regional teams.

## Comparing the Two California TPA Examples

While both Keenan and Corvel provide TPA services in California, their focus areas differ significantly. Keenan is a specialist in the public sector, offering deep integration with school and government operations. Corvel is a generalist with advanced cost-containment capabilities, serving a broader commercial market. The table below summarizes key differences (though we present it as a structured list for clean HTML):

- Primary Clientele: Keenan – public agencies; Corvel – private employers, insurers, and government contractors.
- Claims Volume: Keenan manages moderate volumes with personalized service; Corvel handles high volumes with automated processes.
- Technology Focus: Keenan emphasizes transparency via proprietary portals; Corvel leverages AI-driven analytics and telephonic nurse triage.
- Pricing Model: Keenan often uses a fee-for-service or per-claim charge; Corvel uses a per-claim fee plus performance incentives.
- California Certification: Both are licensed by the California Department of Insurance and hold recent compliance audits.

When evaluating a California TPA, you should consider whether your organization needs niche sector expertise or scalable, multi-line solutions. The two examples provide a clear contrast that can guide your decision.

## Benefits of Engaging a California-Based TPA

Using a TPA that operates within California offers several advantages that generic national providers may lack:

1. Regulatory Compliance: California's labor laws change frequently. A local TPA like Keenan or Corvel have compliance teams dedicated to tracking new legislation, such as the recent expansion of paid sick leave or the independent contractor classification rules (Proposition 22).
2. Medical Provider Networks: TPAs with California roots have negotiated agreements with regional medical groups, hospitals, and pharmacies, ensuring competitive rates and convenient access for injured workers.
3. Cultural and Linguistic Competence: California's workforce is diverse. Many TPAs offer bilingual adjusters and culturally sensitive communication, which improves claim outcomes and employee trust.
4. Cost Reduction: By managing claims aggressively and implementing return-to-work programs that align with California's modified duty guidelines, TPAs can significantly lower indemnity and medical costs.
5. Fraud Detection: California has a high incidence of workers' compensation fraud, but experienced TPAs use investigative resources and data analytics to flag suspicious claims early.

## Selecting the Right California TPA for Your Organization

When you explore **California TPA 2 examples** like Keenan and Corvel, it is important to align their strengths with your organizational needs. Begin by assessing your current pain points: Are you struggling with rising claim costs? Do you need more transparency in reporting? Is your employee turnover high due to benefit dissatisfaction? Then, request proposals that include specific metrics such as average days to first contact, claim closure rates, and client retention statistics. Additionally, verify that the TPA holds a valid license from the California Department of Insurance and has a physical office in the state. Finally, speak with references from similar-sized organizations in your region. A TPA that excels in San Diego may not be as effective in rural Northern California, so location of adjusters matters.

Conclusion

California’s unique regulatory environment and diverse workforce demand a TPA that combines administrative excellence with deep local knowledge. The two examples discussed—Keenan & Associates, focused on public sector needs, and Corvel, a national powerhouse with California-specific offerings—demonstrate the range of services available to employers, insurers, and public entities. Whether you prioritize personalized service, advanced technology, or cost containment, a well-chosen California TPA can transform your risk management and benefits administration. By studying these models, you can make an informed decision that protects your employees and your bottom line. Remember that the right TPA is not just a claims handler; it is a strategic partner that helps you navigate the complexities of California employment and insurance law.

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