

BRIGHT IDEAS

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health systems

The Greatest Hits of Workers'
Compensation
Amy Frey, Account Executive
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The Playlist (Agenda)



Walk the Line (Johnny Cash) Maximize and reinforce P&P accident reporting

Bad Case of loving you (Doctor, Doctor) by Robert Palmer Aggressively manage WC Claims

Should I stay or should I go (The Clash) The importance of transitional work.

Fall to Pieces (Patsy Cline) The Teddy Bear Effect

These Boots were made for Walking (Nancy Sinatra) Safety Items

Cry me a River (Justin Timberlake) Red Flags

- 72% costs associated with 5 common injury patterns
- Overexertion \$12.75 billion
- Falls same level \$ 7.94 billion
- Falls another level \$ 5.35 billion
- Slips, trips, bending, pushing \$ 5.28 billion
- Struck by object \$ 4.64 billion

Reference Liberty Mutual Study 2009

- Nonfatal workplace injuries cost U.S. employers nearly \$62 billion in 2013
- Lost time claims (6+ days) accounted for \$51 billion
- Overexertion top cause workplace injuries with costs > \$15 billion in 2013
- Falls same level nearly \$10.2 billion and falls to a lower level \$5.4 billion
- Slip or trip without fall \$2.4 billion
- Repetitive motions involving micro-tasks \$1.8 billion



- Do your valued employees know the P & P's on injury reporting?
- Do your Managers and Supervisors ?
- Where do they seek treatment?
- Timing, accuracy, and specificity are critical
- Customizing the Process to Fit Your Needs
- Recommended steps to take when a work place injury occurs
 - Access need for medical treatment
 - Document, pictures, witness statements, video coverage?
 - Preventive measures...slip on ice...call Mae
 - Communicate with all parties!!!!



Paving the Road to Success for the Employer & Injured Worker

Injury

- Complete accident report
- Seek medical treatment

Investigate

- Investigate
- Analyze data

Return to Work

- Is restricted duty an option?
- Is full duty an option?



Walk the Line with Policy Customization

- Work with your WC team to streamline the process and customize your injury reporting kit to fit your policies and procedures
- Consider occupational medicine practices as preferred providers
- Make the process as easy as possible for your employees to follow



- **Aggressively manage WC Claims-How?**

- Disability management = cost containment

The team's goal is a successful return to work

- Team Meetings

Adjuster, staff, medical provider, medical director, RN, injured worker

- monthly, quarterly or bi-annually

- conference call with all parties

Capitalize on regular claim staffing



- **Medical Providers**

- Claim allowance based on physician's diagnosis and connection to work related injury
- Responsible for extent of disability, release to return to work (with or without restrictions)

- **Roundtable Meetings/Tours**

- Identify preferred medical providers for best outcomes
- Meet at medical provider offices, tour their facilities and have them tour and present at your facilities

Keep everyone on the same page and off the WC playlist!!



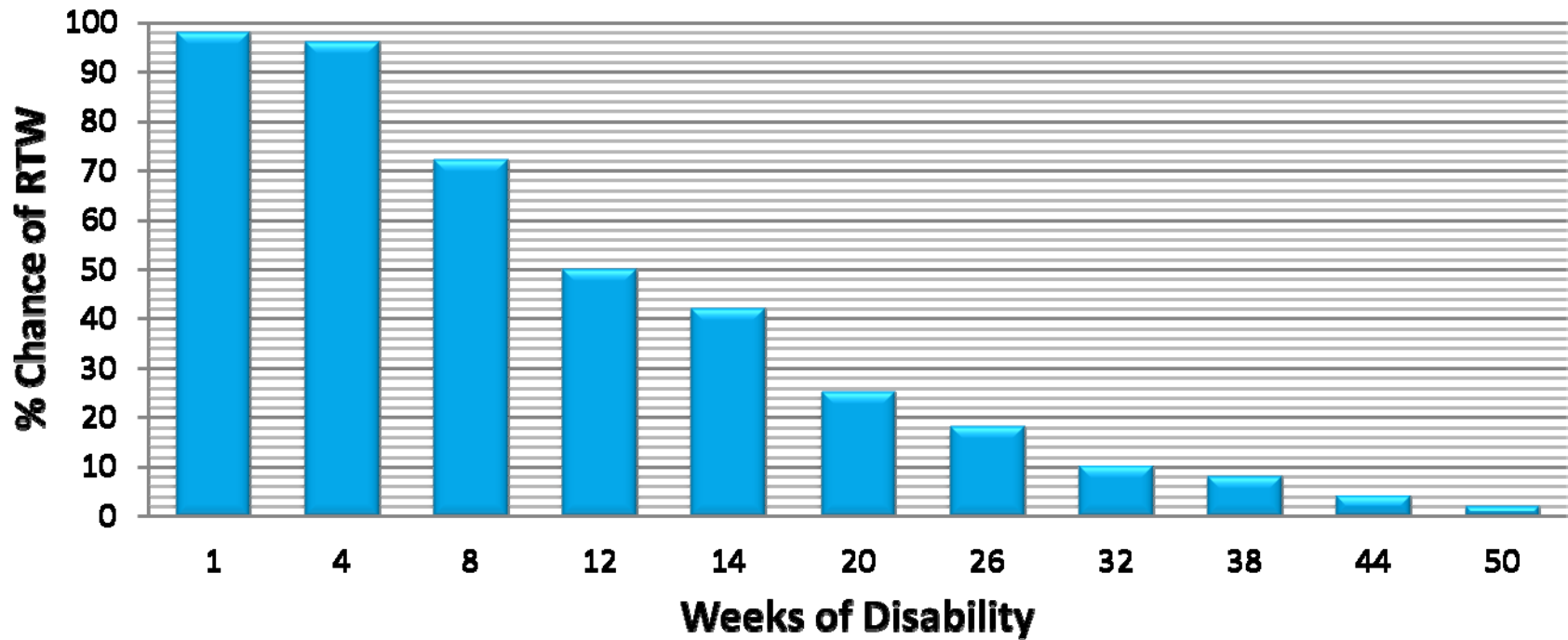
- Timely accident reporting
- Seek treatment with recommended occupational medicine providers
- Follow treatment regimen
- Communicate with employer post injury
- Participate in recovery process
- **Employer may define Injured Worker's obligations**



Role of the Employer – Most Important Role

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- Establish and enforce written accident reporting procedures
- Establish and enforce accident investigation practices
- Accident prevention and safety are key
- Proper implementation of transitional duty offer and payment of salary continuation





- Return to work must be approved by physician
 - Full or restricted duty
- Transitional duty – viable option
- Think tasks & duties
- Work with TPA for wage payment with restricted hours or duties
- Focus on full duty release



- Monitor transitional duty
- Work with adjusters/providers to accommodate decreased restrictions
- Focus on return to full duty
- Monitor full duty



These Boots were made for Walking

Yak Trax

Crocs





I Fall to Pieces – Try the Teddy Bear Effect

Or Love me Tender

Sometimes we need someone to simply be there...Not to fix anything or do anything in particular, but just to let us feel we are supported and cared about.





Cry Me a River – Red Flags

- Claim reported on a Monday
- Claim is reported late – failure to follow company policy
- Employee can not recall specific details on the injury
- Lack of witnesses
- Injury occurs near end of probationary period
- Employee has poor attendance record and/or frequent disciplinary actions
- Injury worker in line for early retirement
- While off work due to injury, employee is seen with calluses on hands, grease under fingernails, etc...

- Employee cannot be reached because he/she is never home or is reportedly sleeping and can't be disturbed
- Employer receives tips from coworkers
- Provides a vague description of the injury or injured body parts, for example, "I hurt my back"
- Accident/injury occurs immediately prior to strike, layoff, plant closing, job completion or termination.
- Injury not consistent to nature of business
- Employee moves out of the area soon after filing claim
- Injured employee quits just prior to or right after the injury



- Aggressive Medical Management is a key cost containment tool.
- Infrastructure and organization must be developed to empower Employer for a successful WC program
- Leveraging all parties functions for optimal claim and program outcomes

Thank you!

- Contact Information

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