

Injury Management Best Practices

Strategies for Lowering Your Workers' Compensation Costs

Presented by: United Heartland

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Agenda

- Welcome
- Strategies for reducing costs
- Elements of an effective injury/claims management program
- Transitional duty
- Additional resources
- Questions

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Presenters



Tim Staver
Loss Control Consultant – UH



Clark MacAlpine
Senior Loss Control Specialist – UH

Workers' Compensation Management Best Practices

Strategies for Reducing Your Costs

Best Practices

Two key fundamentals to reduce workers' compensation costs:

- Pre-loss injury prevention measures – safety program
- Post injury measures – injury management program



Injury Prevention – Safety Program

- Leadership, teams, communication
- Safety responsibility and accountability
- Employee orientation
- Safety training and education
- OSHA/DSPS compliance
- Procedures and work practices
- Proper tools, equipment and PPE

Workers' Compensation Management Best Practices

Elements of an Effective Injury & Claims Management Program

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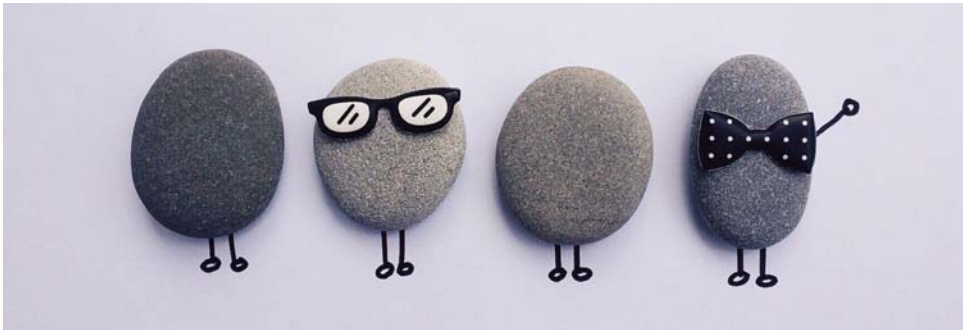
Best Practices of Injury Management

- Defined roles and responsibilities
- Immediate response and prompt medical attention
- Gathering information and accident investigation
- Timely claim reporting
- Ongoing claim management
- Transitional duty (light duty, return-to-work)
- Written workers' compensation injury management program

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Defined Roles and Responsibilities

- Employee responsibilities
- Direct supervisor, department heads, leadership
- Claim coordinator



Immediate Response and Prompt Medical Attention

- Supervisor's immediate response
- Notify first responders – EMS
- Prompt medical attention
- Medical authorization forms



Accident Investigation

Employee Report of Injury

- Gather facts ASAP
- Provide specific details
 - Type of injury
 - Body part(s) affected
 - Time/place
 - How incident occurred

Supervisor Report of Injury

- Underlying causes
- Corrective actions
- Work relatedness

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UnitedHeartland.com
1-800-258-2667

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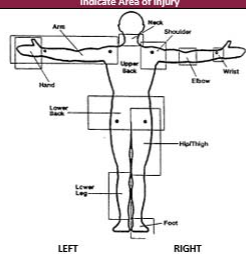
Employee Report of Injury

Name: _____ Address: _____
 Phone #: _____ Birth Date: _____ Date of Hire: _____
 Accident Occur on Premises: Yes No Detailed Location: _____
 Date of Injury: _____ Time: am pm Shift: _____
 Date Reported: _____ Witnesses: _____

What were you doing just before incident occurred: _____

Describe the accident in detail/what happened: _____

What object or substance directly harmed the employee: _____

| Injured Area | Indicate Area of Injury | Type of Injury |
|--|--|--|
| 1 <input type="checkbox"/> Head |  | 1 <input type="checkbox"/> Abrasion |
| 2 <input type="checkbox"/> Eye: L/R | | 2 <input type="checkbox"/> Amputation |
| 3 <input type="checkbox"/> Shoulder L/R | | 3 <input type="checkbox"/> Bite: _____ |
| 4 <input type="checkbox"/> Arm L/R | | 4 <input type="checkbox"/> Bruise |
| 5 <input type="checkbox"/> Elbow L/R | | 5 <input type="checkbox"/> Burn |
| 6 <input type="checkbox"/> Wrist L/R | | 6 <input type="checkbox"/> Concussion |
| 7 <input type="checkbox"/> Hand L/R | | 7 <input type="checkbox"/> Cut/Laceration |
| 8 <input type="checkbox"/> Finger: Specify _____ | | 8 <input type="checkbox"/> Foreign Body |
| 9 <input type="checkbox"/> Back | | 9 <input type="checkbox"/> Fracture |
| 10 <input type="checkbox"/> Chest | | 10 <input type="checkbox"/> Hearing Impaired |
| 11 <input type="checkbox"/> Abdomen | | 11 <input type="checkbox"/> Infection |
| 12 <input type="checkbox"/> Pelvis | | 12 <input type="checkbox"/> Pain: _____ |
| 13 <input type="checkbox"/> Hip L/R | | 13 <input type="checkbox"/> Puncture |
| 14 <input type="checkbox"/> Leg L/R | | 14 <input type="checkbox"/> Rash/Dermatitis |
| 15 <input type="checkbox"/> Knee L/R | | 15 <input type="checkbox"/> Respiratory |
| 16 <input type="checkbox"/> Ankle L/R | | 16 <input type="checkbox"/> Strain/Sprain |
| 17 <input type="checkbox"/> Foot L/R | | 17 <input type="checkbox"/> Other: _____ |
| 18 <input type="checkbox"/> Toe: Specify _____ | | |
| 19 <input type="checkbox"/> Other: _____ | | |

Employee's suggested action to prevent recurrence: _____

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Types of Claims to be Reported

- Minor first aid
- Incident-only
- Medical treatment by outside medical provider
- Unsure about cause of injury or illness

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Medical vs. Indemnity

Medical Only Claim

- Medical payments only
- 70% reduction before entering EMR calculation
- **Three or less days away from work**

Indemnity Claim

- Includes both medical payments and lost wages
- 0% reduction before entering EMR calculation
- 100% of claim costs enters EMR calculation
- **Four or more days away from work***
 - * Per Wisconsin jurisdiction

For Report Only (FRO) Claim

- Claim that has \$0 incurred cost
- Not included in the EMR calculation
- No penalty for reporting these types of incidents



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Benefits of Timely Claim Reporting

Report serious injuries and fatalities within 24 hours.

Timely claim reporting:

- Helps your injured worker feel they're cared for
- Allows the claim representative to:
 - Promptly review incident facts
 - Answer questions about the claim
 - Guide the employee through the medical provider corridor of care
 - Comply with any state statutes for reporting
- Helps reduce claim costs

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Methods of Claim Reporting

Claim reporting options:

- Online
- Email
- Phone
- Fax
- Nurse triage



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Claim Form and 24-HR Claim Line

Download a workers' compensation claim form:

- Send completed form to United Heartland
 - Fax: 262-787-7701
 - Email: UHAdminSVC@unitedheartland.com

To immediately report a workers' compensation claim:

- 24-Hour claim line
 - Phone: 888-881-8242

Customer Support Contact:

- United Heartland Claims Manager Denise Kawczynski
 - Phone: 262-787-7646
 - Email: Denise.Kawczynski@unitedheartland.com

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Information Needed for Claim Reporting

Form sections include:

- Employee – name, address, occupation, department
- Employer – name and address
- Injury info – description of incident, causes, body parts affected

1. Report the incident to United Heartland at
1-888-881-8242
Reference Policy #: 0900063036
2. For Medical Bill Inquiries:

Mail to:
United Heartland
PO Box 40790
Lansing MI 48901
Fax: 517-316-2747
Call: 800-258-2667

Nurse Triage and TeleCompCare

- 24/7 nurse hotline – non-emergency
- Telehealth referral to physician for virtual consultation
- Refers to medical facility if needed
- Claim reporting to United Heartland, if appropriate
- Workplace posters and wallet cards




Employee Injury Call Center
855-438-4577
 Call to speak with a registered nurse
 in the event of a workplace incident or injury.
Call 911 for Medical Emergencies


Workers' Compensation Management Best Practices

How Transitional Duty Can Help Lower Workers' Compensation Costs

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Transitional Duty (Light Duty Work)

Objectives and benefits of transitional duty:

- Shows care, concern and value for the employee
- Reinforces the positive culture at the municipality
- Studies show employees recover more quickly
- Allows municipality to maintain productivity
- Retention of valuable members of staff
- Can lower workers' compensation costs

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Transitional Duty Best Practices

- Policy – Develop written policy/add to handbook
- Roles – Everyone knows their role in the policy
 - Employee
 - Supervisors and department heads, leadership team
 - Injury coordinator
- Communicate program with UH claims and medical providers
- Develop a list of jobs for main departments
- Monitor employees with medical restrictions

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Transitional Duty Reduces Workers' Comp Costs



Helps reduce lost-time wages or indemnity costs



Helps reduce the workers' comp experience modification factor

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Experience Modification Rating (EMR)

According to the WCRB, the EMR:

- Method tailors the cost of workers' comp to reflect risk
- Uses past loss experience to forecast future losses
- Gives an employer the opportunity to have impact on cost
 - Lower claim frequency
 - Lower number and amount of indemnity or lost-time claims
- Compares the employer's actual losses to expected losses

Premium Calculation

$$\text{RATE "X"} \frac{\text{PAYROLL}}{\$100} \text{"X"} \text{EMR} =$$

TOTAL PREMIUM

Examples of EMR Impact

- \$200,000 premium with 1.50 mod = \$300,000
- \$200,000 premium with 1.00 mod = \$200,000
- \$200,000 premium with 0.75 mod = \$150,000

Workers' Compensation Management Best Practices

Summary

Reminder: Best Practices

Two key opportunities to reduce workers' compensation costs:

- Injury prevention measures – safety program
- Post injury measures – injury management program



Best Practices of Injury Management

- Defined roles and responsibilities
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Workers' Compensation Management Best Practices

LWMMI and United Heartland Resources

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LWMMI and United Heartland Resources

- LWMMI University
- Lexipol
- Human resources and pre-loss legal
- Leadership training
- Roundtables, conferences, webinars
- United Heartland loss control services

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LWMMI University

The Benefits of the LWMMI University

The League of Wisconsin Municipalities (LWMMI) has partnered with LocalGovU to deliver online training to our members at no cost. Online training improves the safety and effectiveness of your organization and personnel, while contributing to successful professional development.

Employees can conveniently access hundreds of e-learning courses 24/7, allowing them to balance their work schedules while completing practical and informative self-directed training at their own pace.

Members can choose to train by topic or can select more specific courses by profession.

COURSE LIBRARY

- Compliance (HR/Safety)
- EEOC and Employment Law
- Emergency Medical Services
- Equipment Safety
- Financial Management
- General Safety
- Health and Wellness
- HR Development
- Information Technology
- Law Enforcement

Lexipol Policy Management

- Policy management and integrated policy training resource
- Customization options during implementation help you get up and running quickly

LWMMI Leadership Training – Elizabeth Yanke

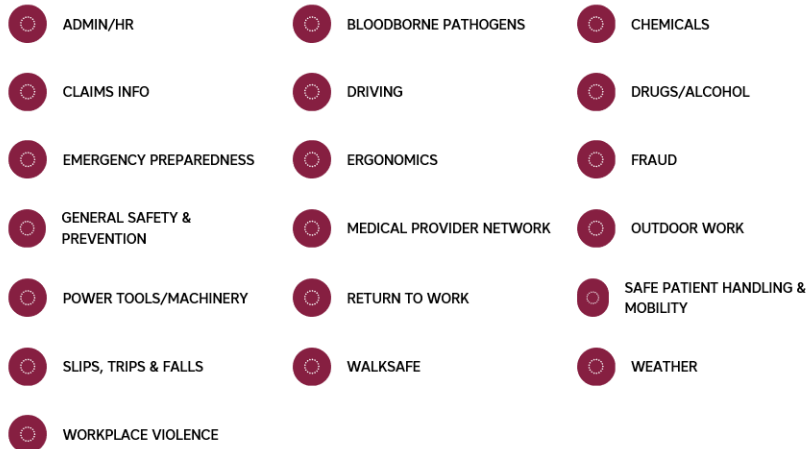
- Management topics
- Team training topics

HR and Pre-Loss Legal Services

- HR hotline
- Talent management
- Documents
- Training
- Land use, zoning
- Conflict of interest
- Open meetings
- And more ...

United Heartland Online Safety Resources

Topics



Loss Control Services

We're here to help you:

- Analyze loss trends at the department and work activity level
- Review scope municipal operations and potential exposures
- Support meetings with department leadership
- Review current safety programs and offer recommendations
- Conduct GAP analysis using best practices
- Observe job sites and workplaces to id unsafe work practices

United Heartland Loss Control Contact

Loss Control and Safety Program Related Questions

- Clark MacAlpine
 - Email: Clark.MacAlpine@UnitedHeartland.com
 - Phone: (262) 787-7406



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United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.