



The Step-by-Step Process to Master Workers' Comp in 90 Days

- Review Forms, Policy & Procedures
 - 1 What do your forms look like? Who is accountable for completion?
 - 2 How do you ensure claims are reported immediately?
 - 3 What does your transitional duty policy say?
 - 4 How are you capturing and communicating employee medical restrictions from the treating physician?
- Determine if Employee Classifications Are Correct
- Learn Employee Thoughts Through 3rd Party Employee Interviews
- Measure Claims Handling Performance w/ Claim File Audit
 - Limit the claim audit to open files as this will allow the adjuster/supervisor/claims manager the opportunity to correct files where an important part of proper claims handling has been missed.

Phase #1: Assess & Measure Program: 30 Day Goals and Action Steps

Step 1: Establish Your Program Goals

In order to create your vision, as well as motivation WHY, answer for yourself the following questions:

- 1 If I could wave a magic wand and in one year from now you would have the perfect work comp program:
 - a. What does that look like at your company?
 - b. What does that feel like for you and your employees?
 - c. What is the trackable financial metric you proudly show to upper management?
- 2 What do you want your program to look like in 6 months? 5 Years?

The most critical aspect to realize with this exercise is it's not only about the financial metric.

Step 2: Audit Current Processes & Procedures

- Review & Customize Account Handling Instructions

Step 3: Create Meaningful Benchmarks & Metrics to Measure Success

Most companies are drowning in reports and data, yet starving for meaningful information. The key to using metrics is the ability to tell a story.

The 5 critical metrics to track at your organization:

- 1 Cost per Full Time Equivalent Employee (FTE)
- 2 Sales to Pay for Accidents
- 3 Lag Time
- 4 Return to Work Ratio
- 5 # of Employees Out of Work Right Now

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The path to workers' compensation mastery is proven and well worn. Success on this path is created by a series of steps performed in the correct sequence.

The most common error made when starting to reform a workers' compensation program is to misidentify the problem. Identifying an injury management partner as the only reason for workers' compensation challenges is **WRONG**.

As an employer, the proper sequence in workers' compensation management starts with looking in the mirror as you are likely looking at the problem.

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Step 4: Leverage Committed Management to Accountable Project Team

Leverage management commitment to gain cooperation from all organization levels:

- Create brand and logo
- Assign Project Team & Leader
- Schedule Weekly Meetings
- Create CEO Letter / Video Endorsing Program

Step 5: Bring Supervisors On-Board

Leverage your CEO letter / video to gain cooperation from your supervisors to attend training and learn their roles and responsibilities.



Phase #2: Employer Injury Prevention & Management: 60 Day Goals & Action Steps

• Review Metrics

Make a simple, easy to understand, and meaningful report to review your 5 critical metrics quarterly.

- 1 Identify early indicator trends
- 2 Quantify program savings
- 3 Relay stories of personal & culture impact of employees returning to work
- 4 Describe supervisor compliance and any necessary support / resources for improvement

• Evaluate Injury Prevention Culture

Are the words from the CEO "nice to say", but the culture of the organization is actually very different?

• Evaluate Post Injury Systems

- 1 When an employee is injured are your forms coming back thoroughly completed, or is information missing?
- 2 Are your policy changes clearly understood and followed?
- 3 Identify gaps between real and ideal practices to develop workable solutions.

• Weekly Meetings w/ Injured Workers

Ask open-ended questions designed to encourage the employee to do most of the talking so you can assess progress, medical condition, and attitude.



Phase #3: Injury Management Partners: 90 Day Goals & Action Steps

- Set up introductory meeting to establish adjuster relationship
- Schedule a Chairside Visit at desk of adjuster
- Plan Vendor Day to evaluate vendor resources
- Update Account Handling Instructions
- Develop Medical Provider Relationships

Track Metrics Ongoing

Avoid the continuous cycle of positive change followed by reverting to old habits by continuously tracking metrics on a quarterly basis as you have throughout implementation.

Key to Success

Sequence and timeline are the keys to success in workers' compensation management reform.

Workers' compensation is mastered by a series of steps performed in the correct sequence.