

# How Do I Get My Adjusters To Follow My Account Handling Instructions?

**A**ccount handling instructions are also known as “account service instructions” or “special handling instructions” (SHI). Some carriers have special names or acronyms for their account instructions.

The key to effective account handling instructions is not only that they are properly written, but that they are properly executed. A common question asked is:

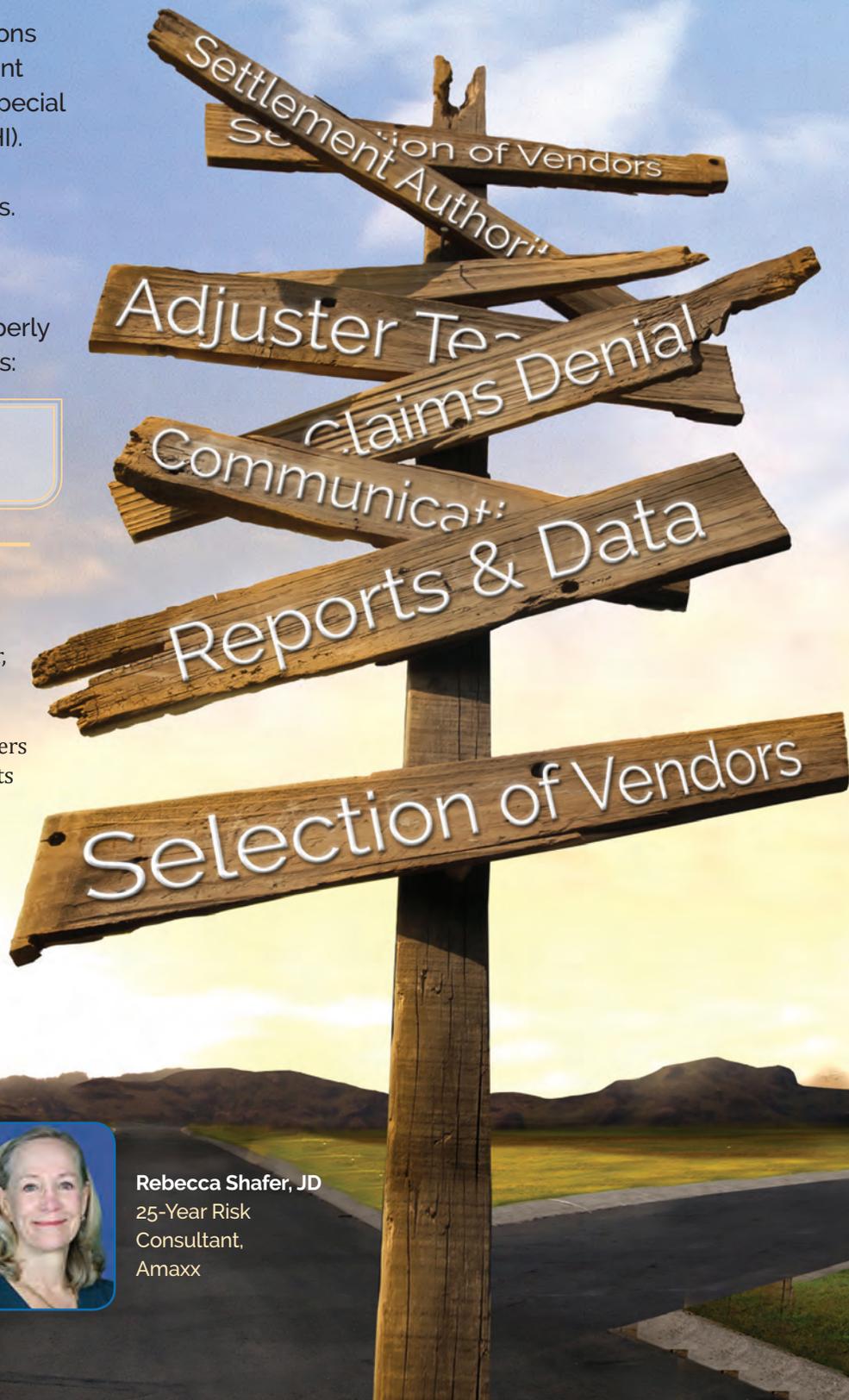
***How do I get my adjusters to follow my account instructions?***

## **Clear, Concise, and Easily Understood**

Account handling instructions need to be clear, concise, and easily understood. Extensive and complex client instructions are ineffective at driving claims handling behavior. Often adjusters are working on several different client accounts each with a separate set of instructions. If the instructions are complicated to understand and execute, then compliance will be poor.

Ensure information contained in your instructions is important and relevant – eliminate adjuster busywork.

*(continued)*



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## Avoid Abdicating Responsibility

Employers often mistakenly believe it is the TPA / carrier's sole responsibility to manage their workers' compensation claims. This belief is not true and has a detrimental effect on workers' comp claim outcomes and costs. The employer has the closest relationship with the injured worker and is in the best position to work in tandem with the adjuster for a positive claim outcome.

## Living Document

Your account handling instructions should be a living document consistently being reviewed and tweaked for the best practices that are most effective for YOUR claims handling team. Request input from your adjusters, and make changes as appropriate.

### Examples:

- You asked for the ability to review all claims denials, but do not have the time to properly review each file.  
– *Give some authority back to the adjuster*
- You asked for settlement authority for anything over \$5,000, but there are too many claims to review.  
– *Increase settlement authority for your adjusters.*

The more proactive and engaged the claiming team is with weekly meetings, claims roundtables, claims reviews, etc., the less dramatic and necessary changes to account instructions will become.

## Trust

The element of Trust has a significant impact on time and cost. In his book, *The Speed of Trust*, Stephen Covey

says trust in a relationship reduces costs and speeds up processes, while lack of trust does the opposite.

**Example:** *The terrorist attacks of Sept. 11, 2001, increased fear and led to a significant decrease in trust of airline passengers. As a result, the U.S. government implemented high-cost security procedures that drastically slowed the process of checking in at the airport. The more recent TSA pre-check program speeds up that process due to a higher level of trust in passengers as a result of background checks.*

Trust figures into all our relationships. It is important to do everything possible to build trust within your claims handling team.

The more proactive and engaged the claiming team is with weekly meetings, claims roundtables, claims reviews, etc., the higher the level of trust in the claims handling team.

## Autonomy

Studies have shown the concept of autonomy is a key element to all parties successfully working together in groups.

The elements individuals need to effectively contribute to a group include:

- Cognitive stimulation
- The feeling they are valued
- The ability to leverage their strengths
- A safe environment to take risks, share ideas, and know they are supported
  - Safe to speak up
  - Safe to say something and know it would be heard and considered
  - Safe to express ideas without being punished



Encouraging members of your claims management team to be creative and express their ideas helps them work together and trust one another as a team.

Micromanagement, rules, and restrictions are the enemies of autonomy.

The more proactive and engaged the claiming team is with weekly meetings, claims roundtables, claims reviews, etc., the more autonomy can be given to members of the claims handling team.

## Accountability

Account handling instructions which are clearly defined and agreed to by all parties make accountability for their execution simple and straightforward.

Using regular claims reviews and claims audits, the data will be very clear to determine if each party completed their role or not. If one party did not fully complete their role, the question then becomes, why?

A follow-up discussion should occur to determine if changes need to be made to the living document, or if that particular team member needs to improve or be replaced.



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