***Highly Effective Workers’ Comp Communication Strategies***

**Introduction (5 Minutes):**

* Welcome to WC Mastery training
  + Communication is most important skill
  + Blanket that lays over everything we do
  + What you will Learn to Do:
    - Prove the Value of Communication to Senior Management and Clients
    - Follow a Proven Script with Injured Workers Before and After an Injury
    - Leverage Your Claims Management Team to Create Multiple Touch Points
    - Demonstrate Care Quickly and Inexpensively
  + Where This Course Fits in Your WC Mastery Education:
    - CMWC – Return to Work
    - CMWC – Best in Class Program Design
    - CMWC – Insurance Advisor
    - CMWC – Fraud, Investigation, & Litigation
    - CMWC – WC Claims Management
    - CMWC – Complex WC Claims Management
    - CMWC – Communication & Cooperation
  + Challenges with communication:
    - Expectations
    - EE not understanding process
    - Consistency among stakeholders
    - Trust / empathy / truthfulness
    - Difficult situations
* Introduce 3 Major Points
  + Research Foundation for Communication Best Practices
  + What to Say & How To Say It
  + Action Steps to Put it Into Practice

**Main Point #1: Research Foundation for Communication Best Practices (10 minutes)**

* **WCRI: Predictors Of Worker Outcomes – 2015**
* Injured in 2010 and 2011 and interviewed in 2013 and 2014
* Had more than 7 days of lost time
* Interviewed nearly 4,800 injured workers in 12 states
* **Education – Not working at interview**
* 22% - No high school degree
* 15% - high school degree
* 12% - some college
* 11% - college degree
* Due to Injury or Not?
* 150% not working for some other factor than injury
* 47% of 55 & Older Not Working; 60% not from injury
* 18% of 15-24; 100% not from injury
* **Fear of Being Fired**
* 23% Strong Agree
* 2-3x more likely to not be working 3 years later
* 50% longer disability in weeks
* 5x to report ‘earning a lot less’
* 2.5x more likely ‘very dissatisfied with care’
* Higher Litigation Rates
* Disagree – 3%
* Strongly Agree – 22%
* **Comorbidities**
* **English language proficiency**
* 1.5x more likely big problems health care system
* 1.5x more likely ‘very dissatisfied with care’
* *Telephonic translator – respect culture & dialect*
* *http://cyracom.com*
* **Other factors: Lower job tenure less likely to RTW**
* > 1 year slightly more likely to be working
* **WCRI: Avoiding Litigation; What Can Employers, Insurers, & State Agencies Do?**
* Fear of Being Fired:
* 2-3x more likely to hire attorney
* Question Legitimacy of Claim;
* 8-18% more likely
* Thought Claim Was Denied;
* 2-3x more likely
* **The Relationship Between Work Disability Duration & Claimants Expected Time to RTW – 2016**
* Do you think you’ll go back to work? When?
* Significant correlation between expected RTW time and actual;
* most predictive >7 days – 43%
* less predictive > 7 days – 25%
* Then ask “why”. – starting point for a discussion.
* **Impact of Communication on outcomes and return-to-work.**
* Liberty Mutual Research Institute for Safety - 2012
* Results: - Immediate reporting w/ triage; Positive vs. Negative Response
* Average claim costs $6,619 to $3,913 – 40%
* Average duration 33.5 days to 14.1 days – 58%
* Key negative responses that drive outcomes:
* Not supportive
* Blame
* Anger
* Question
* Encourage not file
* **Employee Perspectives on Role of Supervisors to Prevent Workplace Disability After Injuries**
* Interviewed 30 employees from 4 companies, 305 statements
* Questions on role of supervisor to prevent disability & helping workers’ resume work after work injury.
* 11 themes - Top 5, 68% of responses
* Accommodation (23%)
* Accommodating work injury, “flexible”
* Communication (12%)
* Being approachable “open door policy”
* Responsiveness (12%)
* Responded quickly to injury
* Concern for Employee Welfare (12%)
* Promoting health & safety
* Empathy / Support (9%)
* Words such as “supportive”, “positive” “concerned” “caring” “understanding”
* Conclusions:
* Workers expect supervisor support
* Most don’t get it:
* “many workers experience hostility or indifference”
* Evidence show negative from productivity or attention
* **Liberty Mutual – RTW Coordinators, Understanding Their Role – 2012**
* 75 RTW Coordinators Interviewed
* Highest-rated skills and attributes:
* Active listening
* Communication
* Relate well
* Problem-Solving
* Confidentiality
* Setting expectations
* Lowest Rated
* Medical evaluation;
* Knowledge of treatment efficacy and best practices; and
* Evaluating comorbidity impacts
* Study Conclusions:
* Ask open ended questions
* Explain ramifications of not & benefits of returning to work
* Negotiation, problem solving, communication critical to success

*“People Don’t Care How Much You Know Until They Know How Much You Care.”*

*– Maya Angelou*

**Main Point #2: What to Say & How to Say It (35 minutes)**

* Communication Tactics:
  + Pre-Injury
    - Brand & Logo for Program
    - EE Brochure
    - TD Policy
    - Wallet Card / Lanyard / Stacked Steps
    - Management Letter / Video
  + Post Injury:
    - Get Well Card
    - First Day Phone Call / Personal Visit
    - Weekly meetings
    - Weekly Claims Roundtables

**Pre-Injury (20 minutes)**

* **Brand & Logo:**
  + Your Identity, Story, View Program
  + Brainstorm – Acme IPAR Program
    - Create logo & branding
* **EE Brochure**
  + ***Deploy at time of hire & time of injury***
    - ***Can be done electronically***
  + **What to Expect If You Are Injured At Work**
    - EEs greatest asset
    - Return home safely
    - System to take care of you
  + **What is Workers’ Compensation?**
    - WC 101
    - WC doesn’t cost you anything
    - WC is paid for by (your company)
  + **How You Obtain Medical Treatment:** 
    - Medical Emergencies
    - Injury Triage Decision Support
    - Selection of Medical Provider
    - Prescription drugs
    - Who is contact to answer questions
  + **How We Ensure You Receive The Most Effective Medical Care:**
    - Follow EBM
    - Leverage Medical Experts for Peer Review
  + **Payment of Your Medical Bills:**
    - Zero out of Pocket Expenses
    - Paid by claims administrator
  + **Your Wage Payment:** 
    - Wage replacement (indemnity)
    - 66 2/3% to max weekly wage
    - Waiting period
    - Who to contact if experiencing delay
  + **Will I Be Punished Because I Got Hurt?** 
    - No! Mistake to punish
  + **What to Expect From Us**
    - Caring Service Team
    - Communication
      * Adjuster Contact
      * EE Contact
      * Weekly Meetings
    - Thorough Post-Accident Investigation
      * Make appropriate decisions
    - Accommodation for Your Injury
      * RTW & Benefits
      * Part of Team
  + **What We Expect From You**
    - Immediate reporting
    - Cooperation and participation
    - Honesty and integrity
* **Transitional Duty Policy – Pg 122**
  + Temporary < 90 days
  + Regular business hours
  + No overtime
  + Possibly transferred
  + Condition of employment
* **Wallet Card / Lanyard / Stacked Steps**
  + Post Injury Response – Pg 142
    - Report Claim
    - Get Medical Care (Triage)
    - Complete Incident Reports
    - RTW
    - Weekly Meetings
* **CEO Letter / Video**
  + significant, negative impact financial & lives of EEs
  + We pay for worker's compensation, You pay with pain & disruption
  + Opportunity to improve, lower costs, better outcomes
  + System Called "Acme IPAR Program" and Jane Smith is in charge.
  + I expect your cooperation.

**Post Injury (15 minutes)**

* **Get Well Card**
  + We hope you feel better soon. You are missed at work!
  + All the best for a quick recovery. We want you back as part of the Acme team!
* **First Day Phone Call / Visit**
  + Empathy Care:
    - We are sorry this happened, how are you doing?
    - Anything I can do to help?
  + Technical:
    - How is medical care so far?
      * Diagnosis, Treatment, Recovery (do you think you’ll RTW?)
    - Do you know where to get prescriptions?
    - Any questions about workers’ compensation program?
      * Any questions I can answer about RTW?
      * Do you understand how wage replacement works?
      * Any other questions or concerns I can answer?
  + We want you back as part of the team
* **Weekly meetings** 
  + How are you doing?
  + How is medical care so far?
    - Diagnosis, Treatment, Recovery (when do you think RTW?)
  + Let’s review (or did doctor tell you) activities can and can’t do
    - Based on those recommendations, what part of your job do you feel you can do?
    - Or why not?
  + Based on what you’ve told me, and what doctor reported, how about we start you back doing X…does that sound reasonable?
  + When is next doctor’s appointment?
  + Anything else I can do? Any other questions?
* **Weekly Claims Roundtable**
  + ER, Adjuster, Account Rep, Broker
  + Medical advisor, defense attorney
* Agenda:
  + **Identifiers:**
    - EE name & job title
    - Date and type of injury
  + **Status:**
    - Back at work? How many days?
    - Recent communication – attitude, etc.
    - Medical? Anything coming up?
  + **Action Plan:**
    - What is the action plan?

**Main Point #3: Action Steps to Put Into Practice (10 minutes)**

* Prioritize Implementation
  1. EE Brochure
  2. Brand & Logo
  3. Get Well Cards
  4. TD Policy
  5. Wallet Card
  6. First Day Phone Call / Personal Visit
  7. Management Letter / Video
  8. Weekly meetings
  9. Weekly Claims Roundtables