



**WORKERS' COMP
TRAINING CENTER**

The Step by Step Process to Master WC

Introduction

- Welcome to WC Mastery training
- Many things a company COULD do
 - Only so much time, resources, and energy
 - Sequence and Priority
 - Most results in shortest time

3 Phases:

- Framework
- Employer Systems
- External Systems

Framework

Vision/ Goal

- What Is The Vision You Want to Accomplish? What is the Goal? What is Your Destination?
 - Webster: The end toward which effort is directed
 - Steven Covey: Habit #2-Begin with the end in mind
 - Begin with the End in Mind means to begin each day, task, or project with a clear vision of your desired direction and destination, and then continue by flexing your proactive muscles to make things happen.
 - It reaffirms who you are, puts your goals in focus, and moves your ideas into the real world
- Bugs Bunny in Ocean, Needs a Destination
 - Only hope is the boat miraculously stops leaking; or leaks enough that he can bail out the water
 - At the mercy of the wind and waves
 - Needs a destination and plan to address the largest leaks in a prioritized fashion; not all leaks are created equal. Set sail to harness power of wind.



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- Key Goal: What is the most important thing to accomplish in the next 12 months?
 - What are our main priorities?
 - Where should people concentrate their efforts?
 - **Informed by key metrics**
 - Reduce Costs
 - Injured worker outcomes
 - Prevent needless disability
 - Litigation rate / Fraud / Malingering
 - Too many claims handling charges / medical treatments
 - Close open claims
 - Number of incidents / incident prevention
 - Improve culture
 - Eliminate OSHA Violations
 - Eliminate lost work days
 - Improve lag time
 - Brainstorm ideas and prioritize
 - Identify 1-3 main goals

Identity / Schedule

- Program Name, Logo, Tagline
 - IPAR Program – Injury Prevention & Recovery
 - CAT – Claims and Transitional Duty
- Project team and team leader
 - Identify names of leader and team members
- Scheduled weekly meetings
- Timetable (updated each week to hold team members accountable)
 - System to track progress and hold individuals accountable

Baseline

- Where Are You Now?
 - Audited Current Program Documents
 - Loss Runs, OSHA Data
 - Emod worksheets, Account Handling Instructions



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- 5 Critical Metrics – Metrics Scorecard
- Advanced: by establishment location
 - Cost Per FTE
 - TRIR
 - Lag Time
 - RTW Ratio
 - High Impact Claims
 - Litigation
 - Large Loss
 - Medical
- TRIR
 - Cases
 - Safety Training
 - Job Descriptions
 - EE Testing
 - EE Turnover
 - Staff Capacity
 - Health Assessments
 - Staff Engagement
- Lag Time
 - Triage
 - Supervisor & Policy Training
- RTW Ratio
 - Supervisor & Policy Training
 - Post Injury Communication
 - RTW Plans
 - Job Descriptions
 - Triage
 - NCM
 - Health Assessments
 - AHI / File Reviews
- Litigated Claims
 - Supervisor & Policy Training
 - Post Injury Communication
 - Investigation
 - Job Descriptions



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- Staff Engagement
- Health Assessments
- AHI / File Reviews
- Large Loss
 - Training & Communication
 - Supervisor & Policy Training
 - Post Injury Communication
 - RTW Ratio
 - Litigation %
 - Settlement
 - Staff Engagement
 - AHI / File Reviews
- Medical
 - NCM
 - In-Network
 - Medical Review
 - Generic Rx
 - Health Assessments
 - AHI / File Reviews
- **Investigate Further Detail**
 - Forms, Procedures, Policies, Culture
 - Reports of Injury
 - TD Policy
 - Application for Employment
 - Injury Response
 - Medical Restrictions Form
- **Claim File Review**
 - EE Classifications
 - Conduct interviews:
 - Injured Workers
 - Personnel manager
 - Safety manager
 - HR Director
 - Supervisors as needed
 - Record interviews



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- Audit Claim Files
- Go to visit company location
 - See how operation runs
 - Observe in progress

People Management

- People Management - Organizational Chart
 - Organizational Chart
 - Who is responsible for each piece of the metrics scorecard?
 - What training does that person need?
 - Where is the data stored?

Systems / Vendor Management

- Systems / Vendor Management - Organizational Chart
 - Systems Management
 - Who is responsible for each piece of the metrics scorecard?
 - What training does that person need?
 - Where is the data stored?
 - Vendor Management
 - What vendors help us or could help us in the areas we need help?

Value of Metrics, People, & Systems Management

- **Both baseline and mechanism to track progress toward your goal**
- Tells story to underwriter & actuaries
 - Premium adjustment credits
 - Reduced collateral requirements
- Informs continuous improvement and risk control



Main Point #2: Employer Systems

- **Main Problem Almost Universally Identified**
 - Not the sole responsibility of the claims handler/doctor/attorney, etc.
 - Start with the employer systems
- **Employer Systems**
 - Empowered Injury Prevention Culture
 - Safety / Wellness / Timely safety repairs
 - Reporting the Claim
 - Claim investigation / documentation procedures
 - Injury Triage
 - Communication
 - Employee brochure
 - Get well card
 - Weekly meetings
 - Post Injury Response
 - Consistent and informed response following an injury
 - Supervisor Training
 - Consistent and informed response following an injury
 - Bring supervisors on board
 - Schedule Training Sessions:
 - Front Lines of Implementation
 - 2012 Liberty Mutual
 - Report w/in 24 hours to injury triage
 - Supervisors respond with care
 - 40% cost reduction
 - 58% duration reduction
 - Negative response:
 - Unsupportive
 - Blame
 - Anger
 - Disbelief
 - Encouragement not to file a claim



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- Tools:
 - Wallet card
 - Stacked steps
 - Posters / Signs
 - Injury Triage
- Return to Work
 - ACOEM 3-Part Stay at Work/RTW Framework
 - Assess capacity
 - Compare job demands with ability to work
 - Return employee to work within restrictions
- Staff Management
 - Hiring
 - Conditional offer of employment
 - Integrity testing
 - Physical testing
 - Staff Capacity
 - FTE Makeup
 - EEO 1 Data
 - Staff Preparedness
 - Job descriptions
 - Safety Training
 - Injury Management Training
 - Policy Communication
 - Physical & Mental Health Assessments
 - Benefits & Wellness engagement



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Main Point #3: External Controls

- Claims Handling Partnership
 - Chairside visit
 - Vendor day
 - Hardcopies of provider brochures
- Customize Account Handling Instructions
 - Clear, concise, and easily understood
 - Living document
 - Investigation & adjuster contact expectations
 - Doctor selection & networks
 - Litigation management and defense counsel relationship
 - Medical Cost Containment
 - NCM
 - IMEs
 - Peer Review Physicians
 - EBM
 - Prescription Drug Management
 - Causation Determination
 - Catastrophic & Creeping Catastrophic Claims
 - Settlement process & settlement team
 - How do external partners support the program goal?
- Weekly Claims Roundtables
 - Review open claims
 - Claim Information
 - Claim Status
 - Action Plan