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## **The Step by Step Process to Create an Elite WC Program**

### **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 / Injury Management Partners

### ***Review Injury Management System Diagram***

### **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



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- 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.
- 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)



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- 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
    - 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
      - Digital Reporting System
    - RTW Ratio
      - Supervisor & Policy Training
      - Post Injury Communication
      - RTW Plans
      - Job Descriptions
      - Triage



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- NCM
  - Health Assessments
  - AHI / File Reviews
- Litigated Claims
  - Supervisor & Policy Training
  - Post Injury Communication
  - Investigation
  - Job Descriptions
  - 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



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- Claim File Review
  - EE Classifications
- Conduct interviews:
  - Injured Workers
  - Personnel manager
  - Safety manager
  - HR Director
  - Supervisors as needed
    - Record interviews
- Audit Claim Files
- Go to visit company location
  - See how operation runs
  - Observe in progress

***Metrics Dashboard is both assessment & tracking tool***

#### People / Systems / Vendor Management

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



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### Value of Metrics, People, & Systems Management

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

### **Main Point #2: Employer Systems**

- **Main Problem Almost Universally Identified**
  - o Not the sole responsibility of the claims handler/doctor/attorney, etc.
  - o Start with the employer systems
- **Employer Controls**
  - o **Selective & Informed Hiring Practices**
    - 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
  - o **Empowered Injury Prevention Culture**
    - Document current safety culture & level of trust
    - Review existing safety program
    - Select safety committee & leadership





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- Conduct safety audit
- Leverage safety / work order tracking system
- Communicate safety often
- **Bulletproof Post-Injury Systems**
  - 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
  - Tools:
    - Wallet card
    - Stacked steps
    - Posters / Signs
    - Injury Triage



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- 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

### **Main Point #3: External Controls**

- **Powerful Claims Management Partnership**
  - Gain complete understanding of vendor and claims handling solutions
    - Chairside visit
    - Vendor day
  - 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
  - Weekly Claims Roundtables
    - Review open claims
      - Claim Information
      - Claim Status
      - Action Plan





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- **Effective Vendor Solutions**
  - Manage claims as a team partnership approach
- **Cooperative Medical Providers**
  - Develop physician relationship into a working partnership
  - Medical cost containment solutions
  - Rx drug solutions
  - Utilize based on team partnership approach