WORKERS' COMPENSATION BEST PRACTICES

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NIA | National Insulation Association®

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LAWSUITS
"I didn't know the extent of my injuries
until I was examined by my lawyer."

HOW CAN WE REDUCE WORKERS' COMP COSTS?

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- Safety Program
- Managing Medical Providers
- Employer Response to an Injury
- Medical Case Management
- Documentation
- Aggressive Return to Work Programs
- Managing Insurance Vendors
- Detecting Fraud

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SAFETY PROGRAM

- Training
- Job Hazard Analysis
- Work Site Evaluation and Inspections
- Claim Review Committees
- Corrective Actions

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EMPLOYER RESPONSE TO AN INJURY

- **Early Intervention**

  Compensability Determination

- **Establishing Employee Expectations**

  Set out during New Hire Orientation

- **Implement Post-Accident Drug Testing**

- **Emphasize Safety in Company Policies & Procedures**

What is the **EMPLOYER'S ROLE** when an injury occurs?

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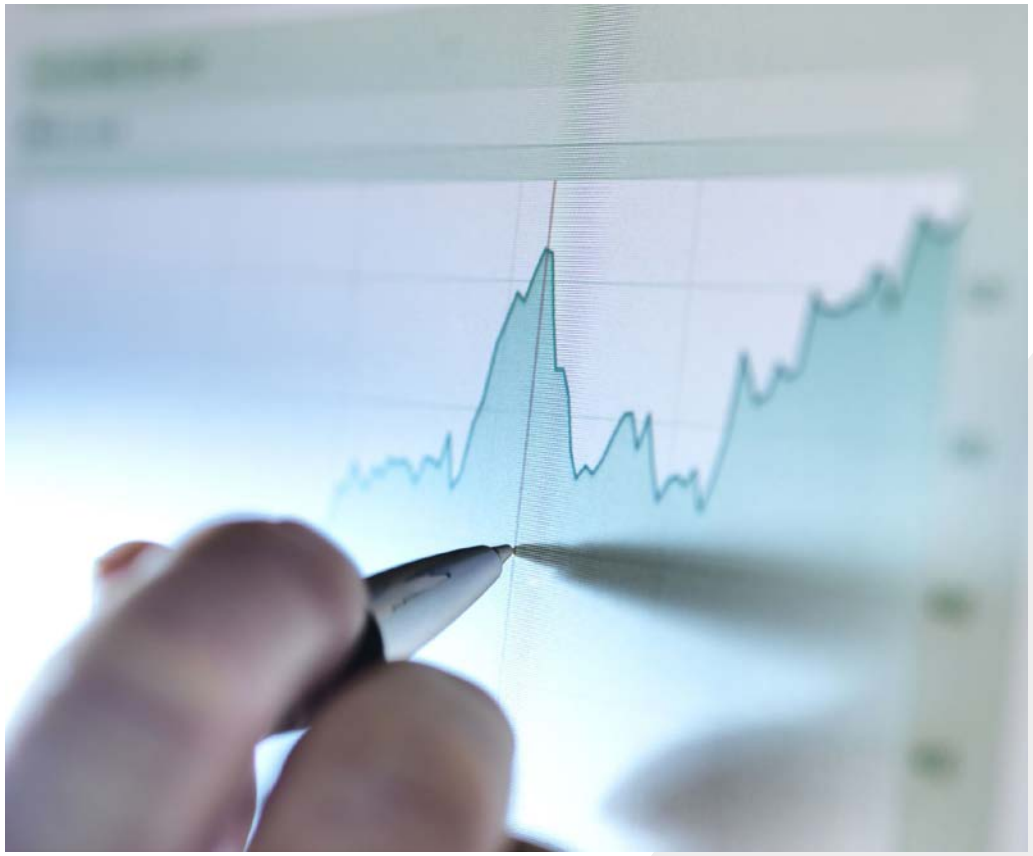
DOCUMENTATION



- **Accident Investigation Forms**
  - Employee Statement
  - Medical Release
  - Witness and Un-witness Statements
- **Third Party Involvement**
- **Contract Review**

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MANAGING INSURANCE VENDORS: INSURANCE COMPANY ADJUSTERS/THIRD PARTY ADMINISTRATORS (TPAS)

- **Designated Adjusters**
- **Tailored Claim-Handling Instructions**
- **Reserves & Settlement Consultation Levels**
  - Medical Only
  - Lost Time/Disability Period
  - Permanent Partial Disability Settlement
- **PPO Network**
- **Posting Notices & State Forms**
- **Claim Reviews**
- **Vendor Management**
  - Surveillance
  - Defense Counsel
  - Medicare Compliance Specialists

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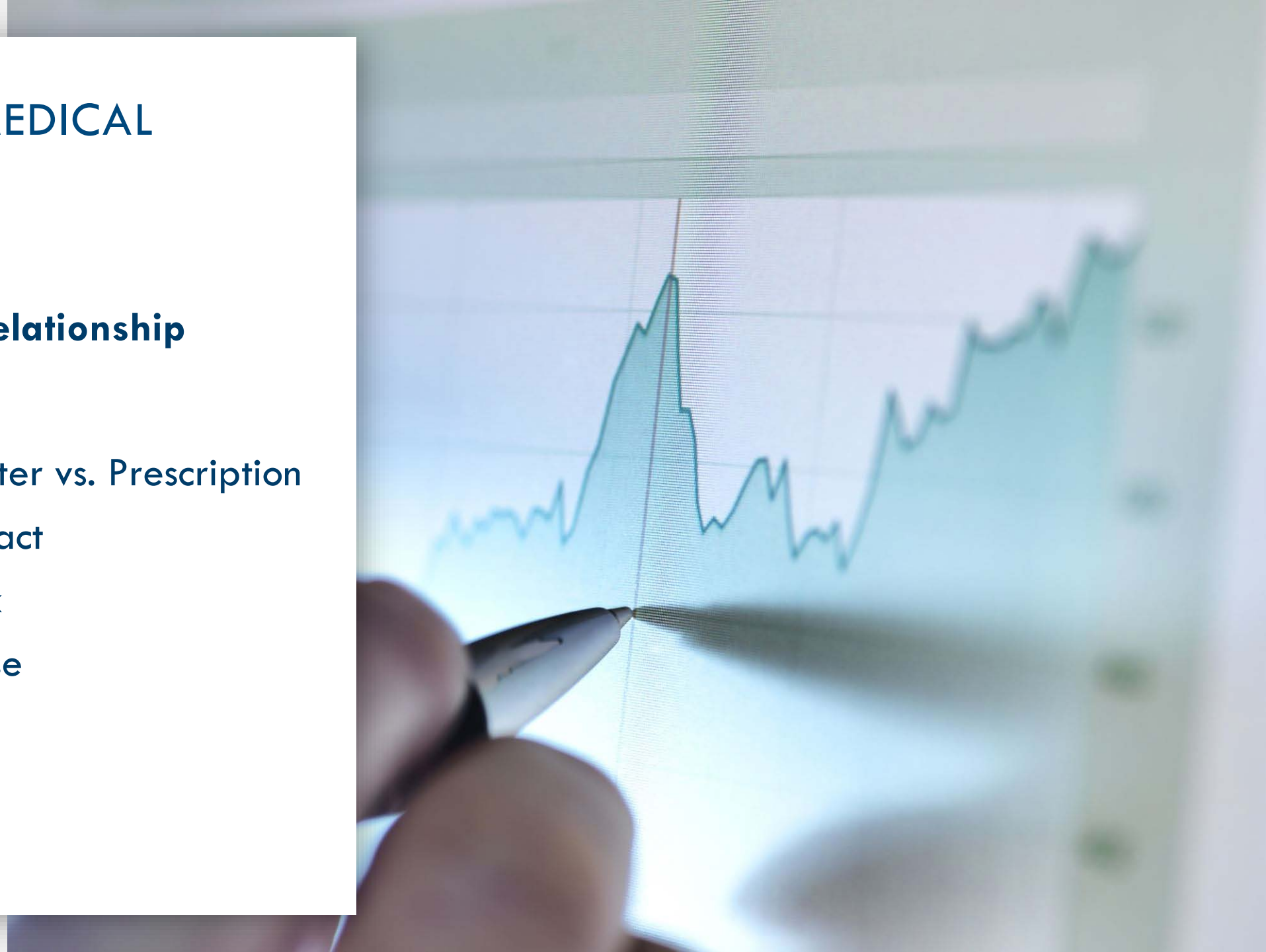
MANAGING MEDICAL PROVIDERS

- **Selection and Relationship**
- **Clinic Protocols**
  - Over-the-Counter vs. Prescription
  - Employer Contact
  - Return to Work
  - Doctor's Release
  - Diagnostics



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MEDICAL CASE MANAGEMENT

- **Network of Nurses**
  - When to Retain
  - Relationship between Nurse Case Manager (NCM) and Adjuster
- **Nurse Case Manager Role**
  - Claim Consultation
  - Return to Work
  - Employer/Employee Liaison
- **Peer-to-Peer Doctor Reviews**
- **Challenge PPD Ratings**
- **Independent Medical Exam (IME)**
  - Second Opinions

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AGGRESSIVE RETURN TO WORK PROGRAMS

- **Implementation**
  - Management Commitment
  - Staffing
  - Develop Job Descriptions
  - Job Duties/Offers
- **Alternative Job Solutions**
- **Interactive Process**

- **Benefits**
  - Reduction in Total Claims Costs
  - Reduce or Eliminate Lost Time Days
  - Reduce Retraining or Hiring Costs
  - Impact to Worker

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Managing Medical Providers

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Documentation

Aggressive Return to Work Programs

Managing Insurance Vendors

Detecting Fraud

DETECTING FRAUD

- Claimant Fraud
- Legal Provider
- Medical Provider/Pharmacy
- Misclassification
- Underreported Wages

EMR
WHY DO WE CARE?

WHAT GETS
MEASURED
GETS DONE!

THANK YOU!

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