Portsmouth Advisory Council Notes
October 30, 2008

Roundtable discussion:

- Minor injuries seem to go on forever.
    - IC, additional allowances, and handling pre-existing conditions all contribute to the ability of an employer to get IW back to work.
    - Many MCOs are slow
- Many expressed frustration with providers. Participants encouraged the Portsmouth Service Office to continue to educate doctors.
- Fundamental system changes are necessary to make the system fair and competitive. (It appeared the participant was interested in privatization; however he did not state that.)
- Workers Compensation system doesn't change fast enough.
- Ombudsman is a great asset and very helpful.
- Employers should investigate all accidents. One participant developed a form that has proven to be very helpful. He will be e-mailing it to other participants.
- IMEs are costly to employers
- There appears to be a culture of entitlement from some IWs.
- Timelines that BWC has regarding claims are sometimes difficult to adhere to.
- BWC needs to keep in mind that not one size fits all in terms of programs.
- Participants expressed interest in creating a group to meet outside BWC so they can bounce ideas off of each other.
- There seems to be to much bureaucracy in the system
- Frustrations regarding timeliness of paperwork from providers
- The culture in Ohio's workforce has changed since the time workers comp was created. In the past people used to stay with employers until retirement. Because of the culture change people switch jobs more often and this prevents the success of the system.
- Some doctors tend to go overboard with treatment.

Deductible Program:

- Some participants liked it because they thought it put accountability in place for different departments within the company
- Participants mentioned that it seemed to mirror more true insurance principles
- Some liked the concept but wanted to know if the savings would be worth participation.
- It was suggested that instead of having a deductible per claim that employers should be allowed to have a larger deductible that they can use until claim costs pass the deductible limit.
- Some had trouble seeing the trade off.
- Many questions regarding how it would work with other programs, and salary continuation, how it would be billed, etc.
- Participants were concerned that the program lacked detail at this time.

DRAFT

- Some believed that the program would positively impact them.
- Many were concerned regarding when a reserve would start.
- Many questions about timelines
- Many thought the deductible would make them more accountable especially in situations were companies have multiple locations.
- Some mentioned that a deductible would work best when group rating doesn't exist.
- Participants wanted to make sure BWC remained in control of the program
- Questions:
    - How would the reimbursement work?
    - Who would bill the employer (provider, BWC, other?)
    - How often would employers get billed for services?
    - How would this work with Salary continuation?
    - Would the deductible include medical services only or medical and wage continuation?
- If wage replacements were included, would employers pay at the BWC rate or the full salary?
- Would the amount an employer paid in deductible be included in ratemaking and determining an employer's EM?
    -

Group Retro

- Participants were concerned about the risk
- Participants wanted to know more detail. They wanted to know how any reimbursement to BWC would be structured.
- Participants wanted to know if only the poorly performing employers would have to pay at the end or everyone.
- Participants thought the definition of "group" should be better defined
- Most would be willing to participate under the right circumstances
- Participants thought it was important for employers to understand how "shared-risk" works
- Participants thought it was an option worth putting on the table

Performance-based programs

- Participants were concerned about budgeting on a discount that they may or may not get.
- You never know what could happen to prevent you from meeting your goals
- All contingent to what may be out of an employer's control
- Old programs were beneficial
- Private employers often don't give bonus to their employees until the end of the year for performance, this would be similar.
- Programs shouldn't be "one shoe fits all"
- Concerned about meeting the end goal even if they do everything right.
- BWC should create a program that impacts IW tool (example, take away benefits if they don't do what they need to do to get better)

DRAFT

- One participant mentioned that BWC employees should also get bonuses for doing well and penalized for not.
- Participants believed that when BWC creates programs we should create mandatory steps along with the goal. This helps employers sell it to their employees and upper management.
- When BWC reports back to the employer regarding their outcomes, we need to create an easy to understand report card with easy to understand measures.

TPAs

- Participants suggested that employers get to know their TPA and hold them accountable
- Participants mentioned that not all TPAs were created equally
- Some provide regular updates via newsletters, and regarding claims data
- Some are aggressively settling claims
- Some believe that TPAs will only do what you make them do
- Some believe their TPA advocates for them
- Some believe that the TPA watches and points out opportunities to better manage claims
- Some believe that their TPA works with their MCO when they are slow.
- Some mentioned that they thought it was important to work with the MCO connected to the TPA they work with.

BWC

- Provide training and education
- Answer questions in a timely manner
- Provide assistance when needed and will respond timely

Gaps

- BWC has to remain neutral
- One size does not fit all re: assistance and options, etc
- BWC has known about various problems and has not seemed to know how to fix them.
- Safety Councils should be industry based.
- People only participate in certain programs to get the discount.

Communication efforts

- E-newsletters: Participants liked the idea of getting updates via e-newsletters.
- Web-site: Participants did not like going to BWC's web page for information. It was thought that it was to cumbersome and took to long to find information.
- DVDs: Participants liked this option. They liked the ability to start and stop it when they have time. They liked having the option of showing it to others if necessary. Overall, they were in favor of this type of communication as long as it was easy to understand and not in BWC speak.

DRAFT