



#343 Avoiding simple supervisor mistakes when managing injured workers

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**Simple Supervisor Mistakes
Come with a High Price!**

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Introduction

Companies with substantial cost increases don't necessarily suffer from:

- poor safety programs
- unsafe workplaces
- careless employees

The problem is often in the claims management! Critical decisions are left to front line supervisors who admit to being spread too thin. They often lack the training to make good, financially-sound decisions. The result is simple mistakes.

I'm challenging each of you, the leaders responsible for managing workers' comp, to identify where these untrained, over-worked supervisors go wrong so that we can begin to identify what tools and knowledge they need to make better decisions so that YOU can see better financial performance over the next five years.

The cases we discuss, although fictional, are real examples from my experience, or the experiences of my clients and associates, that resulted in real premium impacts. These cases are meant to be representative and not to provide actual claims advice.

- "I don't know what to do! Go to the ER..."
- "You have to go to the ER! It's our policy!"
- "You can't go to the ER right NOW! We're busy. Go after work."
- "I don't have time for this light duty business. Just go home."
- "I know you're on light duty, but can't you do it? Just this once?"
- "He hasn't worked since he hurt himself last week. I needed to report that?"
- "I don't have time for accident investigations! I'll fill out what I know. HR can do the rest..."
- "He works for me - I can't imply this claim is BOGUS!"
- "She asked for help but I told her NO WAY! I'm not helping her file a claim!"
- "We're all tired of pulling her weight, while she drags out this light duty stuff. Peer pressure works!"

**CASE #1:
The Nurse and her Charge**

JAN: night nurse at long-term care facility

MARY: new, part-time aide

Jan says "I'm busy right now!"

Mary "Return to work without restrictions"



\$500 medical-only claim

The Answer

Because she was busy and frustrated, Jan ignored Mary's request for attention and directed her to go to the ER. In doing so, Mary generated \$500 in medical expenses for a wound that could have been cleaned and bandaged on-site in a matter of minutes.

NEXT TIME: Utilize nurses and those trained in simple first aid to address these minor cuts and scrapes. Taking a few minutes, even just to make the employee feel cared for, will save hundreds of dollars in unnecessary claims!

Case #2:

The Grocer and His Policy

MATT: supervisor at local grocery store

JEFF: 17-year old bagger

Matt says "we have a pretty clear policy"

Jeff "Return to work, limit use"

= \$350 medical-only claim
& OSHA recordable injury



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The Answer

Matt, trying to be the ever-diligent supervisor, did his homework! What he failed to realize is that employees have the **OPTION** to seek medical treatment in the event of a workplace incident.

NEXT TIME: Offer medical attention and explain the injured worker's options. Talk to the employee. Ask what **HE** wants to do. Explain what's available, and offer options.

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Case #3:

Bowling Alley Sue says "It can wait, right?"

MIKE: bowling alley repair technician

SUE: night shift supervisor

Sue says "Surely you aren't going NOW?"

Mike: "Fracture, Rt Hand. No work abilities x 5 days"

= Light Duty Assignment
& Angry Employee



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The Answer

First and foremost, supervisors should be aware that employees have the **RIGHT** to seek immediate medical attention for their injuries.

NEXT TIME: ASK injured workers if they **THINK** they can wait until a more convenient time. If they decline, you must allow them to go.

ALSO:

Allowing injured workers to drive themselves =
Increased Liability

Showing a lack of compassion for injured employee =
Poor Working Relationships

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Case #4:

The Light Duty Maintenance Man

RANDY: Maintenance Supervisor

TOM: Maintenance Man

Randy says "I don't have light duty work for a MAINTENANCE MAN!!"



= \$500 in compensation
& \$2000 reserve



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The Answer

Although it's frustrating for supervisor's to justify spending payroll dollars on less-than-productive employees; a lost-time claim will cost upwards of 3 times the actual payroll dollars and they get **NO** productivity out of an employee sitting at home!

NEXT TIME: always offer alternatives for employees on light duty – the key is finding the right job within the assigned limitations.

A Light Duty Employee is always cheaper
& more productive!

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Case #5:
Sarah, the People Person

SARAH: caregiver for DD clients
LAURA: Home Health Supervisor

Laura says *"Come on! Just this once!"*
Sarah - torn rotator cuff; taken off work and scheduled for surgery

= \$70,000 in medical payments
\$5,000 in comp payments
& \$101,000 reserve

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The Answer

In that split second, Laura decided to ask her young, inexperienced aide to put her medical issue aside to help her client. Injured workers should never be placed in a job where such situations can happen. Laura's decision to schedule Sarah to work with a questionable client was the mistake.

NEXT TIME: consider the limitations of the injured worker when scheduling and never, ever ask an injured worker to do something specifically in opposition to her restrictions.

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Case #6:
Bert's Compensable Vacation

BERT: Production line employee
NICK: Production Manager

Nick says *"I suppose you want to go home?"*
Tells HR *"He's been gone! I didn't even know he went to the hospital!"*

= Medical & Comp Payments + Reserve
& LOST TIME RECORDABLE

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The Answer

When Bert complained about his injured ankle, Nick didn't take him seriously and dismissed his leaving as typical. When Bert failed to show for work in the following days, again, Nick dismissed the behavior as typical and never reported the injury or the on-going absence

NEXT TIME: Offer a modified duty assignment and conduct a thorough accident investigation, may reveal an opportunity to challenge the claim; ask the right questions, or at least report the complaint to HR

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Case #7:
The Accidental Truck Driver

RON: truck driver
DENNY: His supervisor

Ron says *"After years of driving those trucks, just gave out"*

= \$25,000 compensable claim

Problem detected in clutch of Ron's truck? Long-standing, well-documented history of arthritis?

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The Answer

Denny trusted his employee, and why shouldn't he? Denny was busy. He was only one man supervising many and wearing many hats. How could he possibly have time to investigate every complaint he heard?

NEXT TIME: Make time! Check into complaints, investigate. Long-standing problems with Arthritis could result in a Handicap reimbursement.

Never ignore repeated complaints or you might find yourself investigating giant claims! And don't ever be **TOO BUSY** to investigate EVERY claim.

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*Case #8:
No Wave Wally*

WALLY: supervisor at Stone Tool & Die
SAM: 6-month machine operator

Wally says *"I can't accuse him of fraud! I gotta WORK with these guys!"*

= \$4,000 claim

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The Answer

We all want to be friendly with our employees and I firmly believe that a contentious relationship makes already-difficult situations exponentially worse. But there is a time and a place to be firm on what you'll accept and what doesn't make sense.

NEXT TIME: Politely and genuinely seek clarification from injured workers, witnesses, and third parties; explain procedure for reporting. The key is **CONSISTENCY**.

And my personal policy – HONESTY, every step of the way.

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*Case #9:
No Help Here*

RETA: hospitality aide at local hospital
ROBIN: her supervisor

Reta asks *"I heard of a permanent partial award. Do you know anything about that?"* and Robin says **"NO!"**

Reta says *"My attorney helped me figure out that permanent partial thing!"*

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The Answer

Its pretty well documented that the mere presence of an attorney raises the costs of a claim significantly. Failing to offer the assistance your injured worker asks for forces them to find that assistance elsewhere.

NEXT TIME: The best lesson is this: be nice and be helpful to your injured workers, because if you aren't, there's a hungry lawyer out there who will be!

No offense to any attorneys in the room ☺

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*Case #10:
The Bully Strategy*

ANGIE: disgruntled employee
TONY: confused & frustrated HR guy
DALE: equally frustrated supervisor

Angie says *"They hate me! They're mean to me! They make me do all the awful jobs!"*

Dale *"tired of carrying her weight – this light duty thing has been going on long enough. Its working! She wants out of here!"*

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The Answer

Although peer pressure is certainly an effective tool in motivating employees sometimes, its also a potential grenade in a workers' comp scenario, giving injured workers an excuse to miss work.

NEXT TIME: Re-address the return-to-work plan with Supervisors; be much more involved in case management, following up regularly; and train supervisors in how to manage employees with limited work abilities

Happy Employees = **WORKING** Employees ☺

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Lessons Learned?

TRAIN YOUR FRONT-LINE SUPERVISORS BECAUSE THEY MAKE SO MANY OF THE DECISIONS CRUCIAL TO GOOD CLAIMS MANAGEMENT.

GIVE THEM THE TOOLS AND RESOURCES THEY NEED.

SUPPORT THEM AND BE AVAILABLE.

QUESTIONS?

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