



Claims Management: Advanced Strategies

Session 644 & 694

Claims Management: Advanced Strategies

Objectives:

- Discuss various vocational rehabilitation programs available to injured workers;
- Discuss claims management strategies to reduce costs in claims.

Claims Management: Advanced Strategies

If an employee misses work for a work related illness/injury at:

- 6 months – only 50% chance he or she will return to work;
- 1 year – only a 25% chance he or she will return to work;
- 2 years – virtually no chance he or she will ever resume their duties.

Clear, Concise Work Rules

- Who to contact when an injury occurs
- Forms that need to be completed
- Where to obtain the forms
- When should the incident be reported
- List of recommended places to go for initial medical treatment

Vocational Rehabilitation

Vocational rehabilitation (Voc Rehab) – Individualized and voluntary program for an eligible injured worker with a lost time claim who needs assistance in safely returning to work or retaining employment

Vocational Rehabilitation

Employer-based Voc Rehab services include:

- Transitional work programs;
- Employer incentive contract;
- Gradual return to work;
- Job modification;
- On-the-job training;
- Tools and equipment;
- Work trial.

Advanced Strategies: Voc Rehab

Transitional work – Part of a joint labor - management venture that involves on-site physical therapy in the recovery process.

It is an opportunity for the employer to protect the employability of a worker with restrictions, while reducing the employer and employee financial responsibility associated with the physical restrictions.

Advanced Strategies: Voc Rehab

Employer incentive contract – Method of returning an injured worker to work while compensating an employer for a loss in productivity and hours worked due to the allowed conditions in the claim

Vocational Rehabilitation

Gradual return to work – The injured worker returns to work on a reduced hourly schedule. The program transitions the injured worker back to his or her regular schedule on a graduated basis.

Vocational Rehabilitation

Job modification – Removal or alteration of physical barriers that may prohibit an injured worker from performing essential job functions

Vocational Rehabilitation

On-the-job training – The injured worker obtains or upgrades vocation skills through actual work experience

Vocational Rehabilitation

Tools and equipment – Provides funds for the purchase of tools and/or equipment necessary for employment.

Vocational Rehabilitation

Work trial – Permits an injured worker to attempt to return to work in his or her original job, or at a new job with the same employer or a new employer.

It allows an employer to test, evaluate and observe the worker at the actual job prior to hiring.

Violet Fire Department

Success Story: Violet Fire Dept

- No lost time
- Reduction in work-related injuries
- On-site physical therapy
- Safety team
- Incorporated stretching program
- Support from management

Vocational Rehabilitation

- Vocation rehabilitation plan identifies:
 - Goal
 - Barriers to the goal
 - Interventions to overcome barriers

Vocational Rehabilitation

Goal – The desired outcome in a claim. It may change during the life cycle of a claim as medical, employment and legal issues change.

It should be obtainable, realistic and **agreeable** to all parties involved in the claim.

Vocational Rehabilitation

Possible goals include returning to work:

- In the same job, same employer;
- In a different job, same employer;
- In the same job, different employer;
- In a different job, different employer.

Vocational Rehabilitation

Barriers to the goal

Employment, personal, medical or provider obstacles related or unrelated to the allowed conditions in the claim that impede achievement of the desired goal

Vocational Rehabilitation

Interventions to overcome barriers

Action or actions taken in a claim to move it toward the desired goal

Cost Reduction

- o Preferred local provides
- o Employer referrals
- o Settlement

Cost Reduction

Preferred Local Providers

Employers should build relationships with local providers and encourage employees to use these providers for treatment when an injury occurs

- o Invite providers on a tour the facility
- o Network with other businesses
- o Develop safety committee

Cost Reduction

Employer Referrals

BWC has employer services available to assist in preventing injuries. If there is a pattern where we see the same injuries with a particular employer, this may justify using Safety & Hygiene resources.

- o Ergonomists
- o Industrial Safety Consultants

Cost Reduction

Settlement

A claim is settled when the parties to the claim(s) agree to a sum of money, which is paid to the injured worker. It *forever* resolves all past, present or future issues or liabilities in the claim, whether known or unknown.

Questions?

BWC Programs

Looking to reduce costs and protect your work force?
Learn more about BWC's incentive programs and
safety services by visiting us online at

ohiobwc.com.