



Serving Counties Since 1886

Workers' Compensation Prevention and Management



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Talking Points

- WC overview
- Accident investigations
- Provider panels
- Safety audits
- Modified duty options
- Timely claims reporting
- Sharing "Good Tricks" to control WC costs



Overview of WC

- Coverage begins on employees start date
- Benefits available are:
 - Medical
 - Lost wages
 - Death benefits
 - Specific law
- Restoration to pre-injury condition



Medical Benefits

- Pay for
 - Reasonable treatments
 - Prescriptions
 - Out of pocket receipts
- In case of surgery a second opinion will be obtained
- Must treat with panel provider for first 90 days



Payments for Loss Wages

- Calculate to 2/3 of employees average weekly wage
- Entitled to disability benefits
- Seven day grace period
- First check issued within 21 days
- Partial disability benefits



Payments for Loss Wages

- Death benefits to surviving dependents
- Specific loss benefit pertains to amputations or disfigurement



Claims

- Insurer assumes legal obligations
- Assumes all risk
- Provide benefits



Claims Overview

- Accepts
 - Accidents
 - Aggravations of pre-existing conditions
 - Occupational diseases
- Restoration to pre-injury condition
- Employee oriented system



Claims Processing

21 days to accept or deny a claim

- Accept
 - Issue benefits
 - Return to work
 - Resolve and settle claim
- Deny
 - Issue denial
 - Advise on rights



Accident Investigation

What is an Accident Investigation Program?

- Develops trend information
 - Focuses attention on safety
 - Helps monitor the effectiveness of your safety committee
 - Helps provide work comp info for claims handling
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Who Makes Up an Accident Investigation Program?

- Commissioners/Management
- Supervisors
- Safety Committee Members
- Employees



Accident Investigation Procedures

- Assess scene to make sure it's safe
 - Observe scene for any obvious defects
 - Be objective – Don't let emotions or opinions cloud the investigation
 - Remember, **you are there to gather facts, not assign blame!**
-

Accident Investigation Procedures Cont'd

- Ask open ended questions
 - Encourage others to simply **'Tell you what they saw'**
 - Record your findings immediately
 - Make a conclusion based only on the facts
-

General Interview Questions

- Were approved procedures being followed?
- What was the physical condition of the area?



A Few Tips to Remember

- Investigation should be done ASAP
- Focus on **WHAT** happened, not the results
- Listen to those you are interviewing, let them tell you what they saw
- Ask others who do similar jobs – **how the accident may have been avoided**

Summary

- Survey the scene
- Gather evidence
- Analyze the information
- Prepare Report ASAP
- Recommend changes
- Follow up



Provider Panel Lists



Provider Panel List

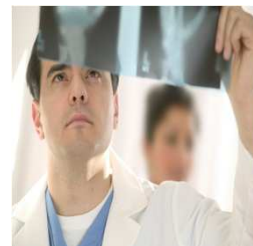
Studies indicate that employees who choose from properly posted panels are more satisfied with their treatment and return to work earlier



Provider Panel Lists

Common Mistakes

- Not enough specialists on the list or no specialist on the list
 - Hospitals listed on panel list – **not necessary as emergency treatment is addressed**
-



Provider Panel Lists

Common Mistakes

- Directing injured workers to specific providers on the list – **the choice is the employee's**
- Not providing "right and duties" to injured workers



Provider Panel Lists

- Should have at least six providers
- Providers are defined by the Act
- The list shall contain providers **"...whose specialities are appropriate based on the anticipated work-related medical problems of the employees"**

Sample Panel List of Providers

- Psychiatrist
- General/Family Practice
- General Surgeon
- Orthopedic Surgeon
- Neurologist
- Ophthalmologist
- Neurosurgeon
- Occupational Med
- Hand Surgeon
- Dermatologist
- Chiropractor
- Physical Therapist
- Acupuncturist
- Occupational Therapist
- Psychologist or Psychiatrist

Suggestions

- Review the performance of your panel
 - Are they focused on return to work?
 - Do they provide opinions that are well-supported by objective findings?
 - Do they understand what modified duties are available?
 - Do they understand the physical demands of the regular duty jobs?

Suggestions

- Spell out the expectations
 - Return to work philosophy
 - See injured worker within 24 hours
 - Maintain contact with employer – **good communications**
 - Refer to others on the panel – **ask for their suggestions for other providers**
- Give and review job descriptions

Suggestions

- Develop a relationship with the providers – **mutual trust is important**
- Employer should meet with each panel provider – **even if you have to pay for an office visit**

Safety Audits

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Purpose of Safety Audits

- Identify potential hazards so they are corrected before an accident occurs
- Implement or improve safety programs
- Increase safety awareness
- Collect data
- Reevaluate and improve safety standards



Benefits of Safety Audits

- Displays concern for employees' safety
 - Promotes safety awareness – thinking safety
 - Communicates safety standards of performance
 - Provides early warning of potential problems
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Safety Audits

- Self appraisal tool
 - Evaluate performance according to:
 - Regulations
 - Acceptable practices
 - Best practices
 - Internal benchmarks
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Safety Audits

Should Include

- Significant accomplishments
 - Identify improvements over previous audits
 - Give credit where credit is due



Safety Audits

Should Include

- Serious repeat observations
 - Red flags safety problems
 - Problem existed since last audit
 - Indicate a weakness in continuous improvement
 - Must receive lasting and effective corrective action

Safety Audits

Should Include

- Serious observations – ***newly identified items of significant concern***
- Other observations – ***minor issues but still require corrective action***
- Continuous improvement – ***safety opportunities to make facility safer***

Modified Duty Return to Work Programs

What is Modified Duty

- Transitional employment
 - Modified work
 - Restricted work
 - Gradual recovery
 - Total accommodation of injured workers' restrictions
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What is Modified Duty

- Therapeutic
- Keeps the employee active
- Returns the employee to full time employment sooner



What is Modified Duty

- Maintains communication with employer and coworkers
- Regains financial security



Modified Duty

- Length of program is different for each employee
- Cannot perform duties then employee is advised to stay home
- Questions
 - Do I have to do this?
 - Will my medical treatment continue?
 - What now?

Benefits

- Reduces workers' compensation costs
 - Accelerates recovery
 - Minimizes medical costs
 - Avoids costly litigation
 - Reduces indirect costs
 - Promotes employee/management relations
-

Written Program

- Endorsed by the commissioners or management company
 - Summarize objectives of the program
 - Explain facility's willingness to provide meaningful work
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Written Program

- Communicate to all employees information regarding policy
 - Assign a Return-to-Work Program coordinator
 - Define job descriptions
 - Identify alternate job duties
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Return to Work Jobs

- May not be assigned same job with the same physical, or even mental demands that they had before the injury
 - May be assigned to do work in another department within the facility
 - May have to work different hours
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Return to Work Jobs

- County nursing home injured workers may even be assigned jobs in other county departments and/or buildings
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Timely Claims Reporting

Benefits

- Prompt reporting is the key
 - All injuries should be reported ASAP
 - Injured worker to treat with a panel physician provider
 - If employee is off – responsible to provide a doctor's note
 - Employee's responsibility to keep employer informed
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Timely Reporting of Claims

- By law facility must report to insurer promptly (within 48 hours)
 - 21 day clock start ticking for your insurer to accept or deny a claim from the date the injury occurred
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Importance



- Allows insurer to begin prompt management of claim
 - Contacting physician's office to ensure proper billing
 - Ensures more accurate and timely handling of claim
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Impact

NOT Reporting Claims Timely

- Acceptance of non-covered claim
 - Inability to dispute prescribed treatment
 - Longer period of time to get an employee back to work
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Facility's Best Practices



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GOOD TRICKS TO



CONTROL COSTS

Other Good Tricks

- Nurse case manager
 - Request and review loss runs from insurer
 - Look for trends
 - Identify accident repeaters
 - Supervisors' responsibilities
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Questions?

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