Claims Management 101

Workers’ Compensation
October 17, 2019

Impact of WC Claims

• Company Morale
• Experience Modification Rate
• Impact on types of work available
• OSHA
• Cost to replace an injured employee
Objectives

• Understand the process of a Work Comp Claim
• Identify practices that will help you control the overall cost of a Work Comp Claim
• Identify the proper team members in your organization that could be a key part in the claims management process

Claims Timeline

- Hire Employee
- Claim Occurrence
- Claim Closed

Insurance Company
Insured

Claims Management/Risk Control 201, 301, 401
Claims Management 101
What’s Work Comp?

- Provides benefits to employees who suffer a job-related injury
- Statutory coverage
- In most jurisdictions, Work Comp is the exclusive remedy

Claims Glossary

AWW  FCE  EMR  IME  MMI
NCM  PPD  PTD  RTW
TPD  TTD  Voc Rehab  Waiting Period  WH
Address Injuries

- 911, Emergency Room, Clinic, First Aid
- Supervisor should accompany employee to the hospital or clinic
- Show empathy

Incident Details

- Obtain incident description from onsite supervisor
- Photos
- Witness
- Lessons learned
Reporting

• Report to carrier
• Don’t wait for all information to report
• Minimum information needed to report
  – Employee Name
  – Date of Loss
  – Brief description of accident

Work Status

• Waiting Period
• AWW
• Light Duty
• Job Description
Claim Issues

- NCM may be assigned
- Questions regarding causality and/or duration, IME may be scheduled
- Permanency rating
- Permanent restriction, FCE will be done
- Subrogation

Communication with Employee

- Maintain contact
- Follow up after doctor appointments for work and treatment status
- Continue to show empathy
Communication with Carrier

- Keep the adjuster in the loop
- Update work status
- Any developments

Claims Glossary

- AWW: Average Weekly Wage
- FCE: Functional Capacity Exam
- EMR: Experience Modification Rating
- IME: Independent Medical Exam
- MMI: Maximum Medical Improvement
- NCM: Nurse Case Manager
- PPD: Permanent Partial Disability
- PTD: Permanent Total Disability
- RTW: Return to Work
- TPD: Temporary Partial Disability
- TTD: Temporary Total Disability
- Voc Rehab: Vocational Rehabilitation
- Waiting Period
- WH: Work Hardening
Selecting a Clinic

- Occupational Health Clinic
- Urgent Care Clinic
- Emergency Room

Establish a Relationship

- Build a Treatment Protocol
  - Post-Accident Drug & Alcohol Screen
  - Modified Duty
  - Etc.
Claim Document Takeaways

- Incident Report
- Witness Statement
- Accident Investigation
- Treatment Authorization
- Employee Letter
- Return-to-Work Letter
- Traditional Job Duty Analysis

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Questions