


Controlling the Cost of Job Related Injury



Workers' Compensation for


Public Employers

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- 200,000 Claims for Injuries
 - 60,000 injuries required days away from work
 - 24,000 injured employees missed more than 40 days

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First Step: Control Loses

- Prevention and Safety
 - Policies and procedures
 - Training and education
 - Accountability
- DWC -Resources

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- Workers' compensation is a State regulated insurance program that protects employers and their employees

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Workers' Compensation

- Pays reasonable and necessary medical
- Weekly income replacement benefits
- Death benefits : burial, beneficiary
- Lifetime income benefits
- No fault – no blame
- Managed by Third Party Administrator

► Most private employers in Texas are not required to have WC Coverage.


► Public employers are self insured




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The Goal of WC

TO HELP INJURED EMPLOYEES
GET WELL AND GET BACK TO
THEIR NORMAL LIFE ACTIVITIES,
INCLUDING WORK, AS SOON AS
POSSIBLE AFTER AN INJURY.

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- A dark grey arrow points to the right from the left edge of the slide. Below it, several thin, curved lines in shades of blue and grey sweep across the left side of the slide.
- ➡ The longer your employee is away from work, the higher your cost and
The harder it is on your employee.

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- Your trained experienced employee continues to do work that contributes to the success of your business while they recover.

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Why RTW is important to you

- Keep your trained employees
- Avoid absences
- Pay wages for actual work
- Maintain quality and production
- Reduce WC AND business costs
- Employees heal better and faster

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What about your employees?

- Retain job related benefits
- Keep job skills
- Keep up with changing workplace
- Stay in better physical and mental condition

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- Heal better and faster
 - Avoid financial difficulty
 - Remain employable
 - Keep their job
 - Develop fewer complications



Unnecessary Lost Time

- Personal problems
- Age and education
- Length of employment
- Perception of injury
- Job satisfaction

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Employer Actions

- 100% well
- No “light duty”
- Not employer’s job
- Insurance company’s job
- Perceptions - communications

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Accident Investigation

- Fact Finding – NOT fault finding
- Use non-threatening tone of voice
- Let people feel they are being helpful
- Never ask leading questions
- Ask for recommendations for preventing “it” from happening again
- Do not interrupt



Getting injured employees back to work is a shared responsibility!

What to do and what to expect

Getting started

- Change expectations
- Educate & inform – **BEFORE** injury
- Remove surprises
- Policies
- Involve employees
- Have a “go to”/central person



Employer's Role

- Reporting to insurance carrier – prompt & right
- Take initiative- investigate, monitor claims, share info
- Communicate-doctor, adjuster, employees
- Attend hearings
- Share information
- Accountability

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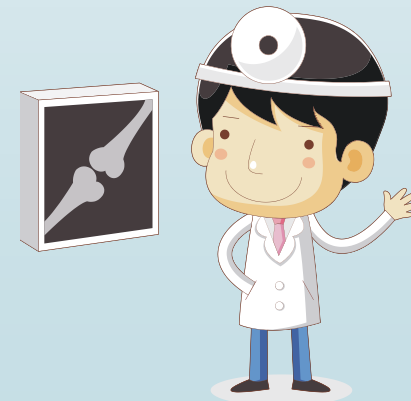
Your Adjuster's Role

- ▶ Follow law and rules
- ▶ Education – Employer, Employee, Doctor
- ▶ Investigate, determine compensability
- ▶ Support your RTW expectations
 - ▶ RTW Coordination services
 - ▶ Review for possible Case Management
 - ▶ Apply treatment and lost time guidelines
- ▶ Safety and loss control Services
- ▶ Communicate

The Treating Doctor's Role

- Treat condition
- Identify limitations & duration
- Communicate (DWDC 73)

Work Status Report



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Doctors & RTW

- Often lack confidence that restrictions will be followed by employer
- Need information about injured employee's work requirements

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Work Assignments

- Medically appropriate
- Productive
- Temporary & transitional
- May be permanent changes
- FMLA and ADA

REAL WORK

Tasks – Functions – Duties

Job Task Analysis

“Make Return to Work-Work”





Modified Work (NOT “light duty”)

Depends on individual and injury

- Employee’s regular job
- Trade jobs & cross-train
- Fill in for absences
- Ask employees & injured employee
- Share work
- Different way of doing something

Part time work as “Modified Work”

- \$500.00 Employee's AWW
- $\$500 \times 70\% = \mathbf{350.00}$ Weekly Benefit

- Employee returns to **work 4 hrs**
- Earns \$250 working for employer
- $\$250 \times 70\% = \mathbf{\$175}$ New Weekly Benefit

Win – Win Situation


- Injured employee receives more
 - \$250 wages earned + \$175 TIBs
 - \$425 instead of \$350
- Employer pays less
 - **Lower cost = lower premium**

Employer and Employee benefit from RTW

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DWC Resources

- Education & Consultations
- Safety & loss control services
- OSHCON
- Publications/DVD library
- DARS & TWC Referrals

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from work

&

The higher the costs and the
worse it is for the employee



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