

WORKERS' COMPENSATION SERVICES PORTFOLIO



IS YOUR BROKER TAKING PROACTIVE STEPS TO HELP YOU LOWER YOUR WORKERS' COMP PREMIUMS?

- We will help you reduce claims and control costs by establishing a written safety policy, implementing a return to work program, streamlining reporting procedures and identifying top loss sources.

DID YOU KNOW THAT BUSINESSES SEE A \$4 TO \$6 RETURN ON EVERY DOLLAR INVESTED IN SAFETY AND HEALTH?

- Our employee safety materials will help you promote a safety-minded workplace. We can provide industry-specific flyers, newsletters, bulletins, a comprehensive worker safety manual and more to keep safety top of mind.

HOW EFFECTIVE IS YOUR RETURN TO WORK PROGRAM?

- The evidence is clear: the longer a claim stays open, the more it will cost you. We can help you implement a robust return to work program that provides employees with appropriate care and facilitates quick recovery.

(925) 344-5521
<http://www.piaselect.com>
850 Industrial St Suite 200
Redding, CA 96002



TABLE OF CONTENTS

Return to Work Policy.....	3-6
Work Comp Insights: Layoff Considerations and How to Prepare for Potential Claims.....	7-8
Workers' Compensation Audit Checklist.....	9-10
Benefits of Worker's Compensation Insurance.....	11
Work Comp Insights: How Loss Cost Multipliers Can Raise Your Premiums.....	12
Flyer - Workers' Compensation Insurance.....	13
Work Comp Insights: Establishing a Clinic Relationship.....	14-16
Return to Work Program.....	17-18

Return to Work

PURPOSE

This policy is in place to ensure Boost Media Group provides meaningful work activity for employees who are temporarily unable to perform all, or portions, of their regular work assignments or duties. This policy applies to employees suffering from either work- or non-work-related injury or illness. The goal is to allow valued company employees to return to productive, regular work as quickly as possible. By providing temporary transitional or modified work activity, injured and recovering employees remain an active and vital part of the company. Studies show that a well-constructed Return to Work Policy reduces lost time days, allows workers to recover more quickly and makes for a more positive work environment.

SCOPE

All active employees who become temporarily unable to perform their regular job duties due to a compensable work-related or non-work-related injury or illness may be eligible for transitory work duties within the provisions of this program. Return to work tasks may be in the form of:

- Changed duties within the scope of the employee's current position
- Other available jobs for which the employee qualifies, outside of the scope of his or her current position -
An altered schedule of work hours

DEFINITIONS

- **Transitional duty** is a therapeutic tool used to accelerate an injured employee's return to work by addressing the physical, emotional, attitudinal and environmental factors that otherwise inhibit a prompt return to work. These assignments are meant to be temporary and may be limited to 90 days, though Boost Media Group permits multiple 90day assignments back-to-back if it is medically warranted.
- **Alternate duty** is a part of Boost Media Group's Return to Work policy. The policy is designed as a placement service for individuals who have reached maximum medical improvement (MMI) and are still unable to perform the essential functions of their pre-injury jobs.

APPLICABILITY

Length of Duty

- If work is available that meets the limitations or restrictions prescribed by the employee's attending practitioner, that employee may be assigned transitional or modified work for a period not to exceed 90 days unless Boost Media Group permits additional 90-day assignments based on medical necessity. Transitional or light duty is a temporary program, and an employee's eligibility in these reduced assignments will be based strictly on medical documentation and recovery progress.

Daily Application

- Any employee who fails to follow his or her restrictions may cause a delay in healing or may further aggravate the condition. Employees, who disregard their established restrictions, may be subject to disciplinary action, up to and including termination. Where applicable and as allowed by law, a disregard for restrictions may also jeopardize disability benefits.

Qualification

- Transitional or modified duty will be available to all employees on a fair and equitable basis with temporary assignments based on skill and abilities. Eligibility will be based upon completion of the Return to Work Evaluation Form by the employee's attending medical professional. An employee on modified duty will be considered part of the regular shift staffing, with recognition of the employee's limitations within the department.

RESPONSIBILITIES

The following responsibilities apply to various levels within the company.

- **Senior management** will ensure the policy's enforcement among all levels at Boost Media Group and will actively promote and support this policy and the Return to Work Program as a whole.
- **Supervisors** will support the employee's return to work by identifying appropriate modified assignments and ensuring the employee does not exceed the medical professional's set restrictions. Supervisors will also stay in regular contact with absent employees and communicate Boost Media Group's attendance expectations clearly. They are also responsible for reporting any problems with employees and this policy to the return to work manager or program supervisor.
- **Injured workers** will notify their supervisors in a timely manner when their condition requires an absence. Injured workers should also note that, often, state law requires employees to report injuries and illnesses within specific time frames in order to qualify for certain benefits and protections. Injured employees will also closely follow their medical professional's treatment plan and actively participate in Boost Media Group's Return to Work Program, which includes following all the guidelines of this policy. Injured employees will also help supervisors identify potential options for transitional duties. While supervisors are responsible for maintaining constant communication with the injured employee, the worker also has the obligation to maintain contact with Boost Media Group about his or her condition and status. The injured worker will complete all required paperwork in a timely manner.
- **Return to Work Program Manager** will be trained in understanding the physical and psychosocial aspects of disability and will understand the nuances of Boost Media Group's Return to Work Program, policies and all associated forms. This individual will be able to testify in court as a vocational expert, if necessary. He or she will provide program leadership by facilitating communication between union officials, employees, managers and medical providers. This manager will own the responsibility of creating the Boost Media Group Job Bank and will assist supervisors with on-site problem solving.

PROCEDURE

Work Schedule

- Boost Media Group will do everything in its power to tailor the restricted work schedule to the injured employee's normal, pre-condition work schedule. However, depending on the job limitations, it may be necessary for the employee to take on a specifically designed, temporary schedule to accommodate these restrictions.

Payment of Wages

- If qualified authorities determine an employee's injury is work related, Boost Media Group will pay benefits and wages in accordance with the state workers' compensation statute and with the company's human resources policies. These benefits will be coordinated with all applicable state, federal, and company benefits.
- Employees performing modified duty on a restricted workweek will receive payment for hours worked from the company. For work-related illnesses or injuries, employees may be eligible for benefit payments through workers' compensation.
- An employee performing transitional duty for a non-work-related injury or illness on a normal work schedule shall receive an hourly rate for all time worked that may not necessarily equal the full-duty hourly rate.
- Employees performing transitional duty on a restricted workweek following a period of short-term disability (STD) may receive a combination of regular pay and partial disability benefits. The employee and the Boost Media Group Human Resources department will work out this combination on a case-by-case basis.

- If employees take vacation or there is a holiday during restricted duty, they are entitled to their regular vacation selection or holiday pay as it would apply to normal, non-restricted duty. [Employers should verify any workers' compensation or disability benefit plan's language pertaining to payment adjustments for vacation or holiday pay.]

Communication Expectations

- If an employee is unable to work in any capacity and the company approves of the absences, the employee must stay in constant communication with the Return to Work Program Manager and the direct supervisor. Each must receive an update of the employee's medical status on at least a weekly basis. Failure to do so may result in a reduction in available benefits and discipline up to and including termination.

Medical Appointments

- Boost Media Group asks that, when possible, employees to schedule medical appointments at times resulting in the least interference with work hours. Employees may use time off for medical appointments if they have it available. Employees should inform their superiors of all medical appointments as soon as possible. Non-emergency medical appointments not scheduled in advance may be cause for denial of time off.
- The employee's medical provider must complete the Boost Media Group Return to Work Evaluation Form for each visit to evaluate the employee's impairment. It is the employee's responsibility to inform Boost Media Group of his or her medical status after each doctor visit. This applies to both work-related and non-work-related injuries and illnesses that interfere with work assignments.

Employee Procedures

1. In the event an injury or illness is work related, report it to your supervisor as soon as practicable.
2. Complete and sign a Report of Injury Form.
3. Let your supervisor know that you are seeking medical treatment and obtain a Return to Work Evaluation Form. The Return to Work Evaluation form must be completed for each practitioner visit regardless of your choice of physician and regardless whether the condition is work related or not.
4. Participate in the Return to Work Program on temporary transitional work for up to 90 days while your medical provider and supervisor continuously review your condition. Boost Media Group may extend the 90-day period based on medical necessity.

REFUSAL TO PARTICIPATE

If you are unable to return to your regular job but are capable of performing transitional duty, you must return to transitional duty. Employees who choose not to participate in the Boost Media Group Return to Work Program or follow all regulations in this Return to Work Policy may become ineligible for state workers' compensation benefits, and, in some cases, refusal to participate may be a basis for termination. Unpaid family medical leave may apply upon refusal and disability benefits will cease.

FAMILY MEDICAL LEAVE AND OTHER BENEFITS

State or federal leave laws may provide additional rights and protections during times of illness or injury. Lost wages may be reimbursed if disability benefits are available. Contact the Human Resources department for further details.

Employee Acknowledgement

Boost Media Group's primary goal is to accommodate injured and recovering workers by identifying or modifying jobs to meet their physical capacities and allowing them to return to work as quickly and smoothly as possible. The company is committed to individualizing return to work programs based around the individual's physical capabilities and will review all task assignments regularly to ensure duties are appropriate.

We are committed to early return to work and recognize that it speeds up the recovery process and reduces the likelihood of permanent disability. Boost Media Group employees are expected to show the same commitment to the program by following the Return to Work Policy and all guidelines of the Return to Work Program. The Return to Work Program requires a team approach, so employees are expected to cooperate with the management team, supervisors and medical staff should they ever become injured and unable to perform your full job duties.

Prior to working on any Boost Media Group job site, each employee is expected to have read the entire Return to Work Policy, which includes the following sections:

- Purpose
- Scope
- Applicability
- Responsibilities
- Procedure
- Refusal to Participate
- Family Medical Leave

If you have any uncertainty or questions regarding the content of these policies, you are required to consult your supervisor. This should be done prior to signing and agreeing to the Boost Media Group Return to Work Policy.

I am aware of and have read Boost Media Group's Return to Work Policy, and I understand the requirements and expectations of me as an employee. Should I become injured or ill and unable to carry out my regular duties, whether it happens inside or outside the workplace, I fully recognize Boost Media Group's expectations of me during my recovery. I also know that Boost Media Group reserves the right to pay less than my full-duty rate during transitional work if it is justified.

I understand that if I choose not to participate in the Return to Work Program or follow this policy's guidelines, I may become ineligible for state workers' compensation benefits, and, in some cases, my refusal may be grounds for termination.

Employee Signature: _____

Date: _____

Work Comp Insights

PIA Select Insurance Solutions, LLC. - Your Workers' Compensation Partner

Layoff Considerations and How to Prepare for Potential Claims

Layoffs are an unfortunate reality for many businesses. Whether a layoff is planned or unplanned, a business can suffer major reputational harm or even be taken to court following a large-scale termination.

In fact, it's not unheard of for layoffs (and even just the threat of layoffs) to increase workers' compensation claims, particularly in a tight job market. This is because individuals faced with a loss of income, temporary unemployment benefits and the likelihood of unaffordable health insurance may look to workers' compensation as a way to sustain their income.

Although employers must never attempt to stop any individual from filing a workers' compensation claim (legitimate or otherwise), there are steps you can take to help minimize your business's liability for future claims.

Communicate With Your Insurance Carrier and Legal Professionals

First and foremost, it's crucial that you let your insurance carrier know about any downsizing plans. This is because your carrier can provide tips for dealing with any workers' compensation claims that may follow the downsizing.

Working closely with a legal professional can also help you understand the relevant workers' compensation laws in your jurisdiction.

If a claim does arise, you should immediately report any suspicions you have about the claim—along with all the reasons for your suspicions—to both your workers' compensation carrier and legal professionals. The earlier you voice concerns, the more opportunities you'll have to investigate the claim, gather medical evidence and discuss defense strategies.

Have Strong Reporting and Investigation Procedures in Place

Workers' compensation claims are not often decided by a singular bit of information or evidence. Rather, employers must cover multiple angles in order to defend against questionable claims effectively.

For instance, employers could provide documentation of anecdotal evidence (e.g., no one saw the individual get hurt). Objective evidence (e.g., an independent medical exam's X-ray or MRI) is also important for a strong defense. To help gather this kind of evidence and stay ahead of potential claims, accident reporting and investigation is crucial.

Regularly revisit your accident reporting policies, and require all employees to report accidents immediately, no matter how minor. Following a reported incident, you should investigate immediately. Consider separating witnesses from each other in order to get an accurate picture of what happened. Document these incidents and investigations thoroughly, and secure witness statements and signatures whenever possible.

This Work Comp Insights is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice. © 2019 Zywave, Inc. All rights reserved.

Finally, as part of an employee's exit interview, you should consider having the employee sign a form stating whether he or she has been involved in any unreported accidents or hazardous exposures while on the job. This can help you defend against unexpected claims that arise after a layoff.

Maintain Strong Recordkeeping Practices When it comes to combating questionable future claims, accurate recordkeeping can make all the difference. Above all, employers need to know where employee records are kept and should secure photocopies of them as backups. Employers should also:

- Assign a trustworthy employee to oversee employee records. This individual should be able to provide and explain these records in court.
- Maintain a photographic or video record of your premises. This can help illustrate the conditions of your building and workspaces in the event of a claim.
- Consider using and keeping records of termination interviews in order to help determine the risk of any future workers' compensation claims. You may also want to consider performing termination physicals, as these can be useful in case an employee files a claim after being laid off. Specifically, these physicals can help establish an employee's health and fitness at the time their employment ended.

Finally, employers should ensure employee records are not destroyed, since payroll, schedules and accident reports may become vital evidence.

Invest in Employee Assistance Programs Terminations can put employees in an antagonistic frame of mind, which can lead them to bring questionable claims that they

wouldn't make otherwise. However, this risk may be reduced if an employer demonstrates that it cares about an employee's well-being during an exit interview.

To accomplish this, many employers provide resume counseling, therapy and other services that demonstrate concern for a former employee's welfare. These simple actions can ensure employees don't take a layoff personally.

Watch for Risk Indicators

To better protect themselves, employers should be aware of certain indicators that they may be at risk of a future claim:

- The employee is disgruntled after being fired or laid off.
- The employee has been told his or her employment is about to end.
- The employee is having financial difficulties.

It should also be noted that a lack of witnesses and medical evidence can indicate that a claim is questionable. Make note of these instances, as they can come in handy in the event of a claim.

Have a Strategy in Place

While employers must never attempt to prevent an employee from making a workers' compensation claim, the above tips can assist in avoiding and defending against questionable claims. Employee reductions can pose a significant challenge for employers and are often devastating turns of events for employees. It is important for employers to have a layoff strategy broken down into goals and an action plan for the company.

For more workers' compensations strategies and advice, contact PIA Select Insurance Solutions, LLC. today.

CHECKLIST | WORKERS' COMPENSATION AUDIT

Presented by PIA Select Insurance Solutions, LLC.

Date:

Review conducted by:

Unlike the estimated premium originally used to calculate your workers' compensation insurance premium, an annual premium audit determines the accurate costs for the policy period. There can be vast differences between the estimated and actual premiums, so the audit process is extremely important. To bypass audit errors that tend to inflate workers' compensation premiums, utilize this checklist.

BEFORE THE AUDITOR ARRIVES	COMPLETED
Set up an appointment with the auditor and obtain a name and phone number in case you need to change your appointment. If you do need to cancel and reschedule, do so promptly.	<input type="checkbox"/>
Assign an employee as the auditor's primary contact person. <ul style="list-style-type: none"> • This individual should be familiar with all of the company's departments and employees. • This individual should have knowledge of the payroll records that the auditor will be examining. 	<input type="checkbox"/>
The contact person should review the prior year's billing statements and auditor's worksheets (if requested in the past) to understand the issues that may arise again.	<input type="checkbox"/>
Make sure that your records document the actual gross payroll spent by each employee in different workplace exposures if employees are involved in a variety of operations. <ul style="list-style-type: none"> • Do not estimate payroll. Gross payroll should be provided with monthly and quarterly or year-to-date totals by employee and department. The type of work performed and the job duties by each person must be shown. This includes officers, members, sole proprietors and partners. • If your records do not break down payroll by different workplace exposures, the auditor will classify it under the most expensive classification applicable. 	<input type="checkbox"/>
Have workers' compensation documentation including certificates of insurance for 1099 independent or subcontractors showing that they have their own insurance (if applicable). <ul style="list-style-type: none"> • If you do not have this information, get it before the auditor arrives. Otherwise, the auditor will charge your company the premium charge for this exposure. 	<input type="checkbox"/>
Review payroll documents to highlight overtime pay for the auditor so he/she can discount it back to normal pay (allowed in most states' workers' compensation rules). <ul style="list-style-type: none"> • The auditor does not have the time to perform the premium portion of your overtime pay, so records should be easily readable so he/she can do their job efficiently. 	<input type="checkbox"/>
Review the classification codes assigned to your job contacts. Some individual jobs may be subject to different codes. If the auditor cannot locate this information, he/she will need to review your invoices.	<input type="checkbox"/>

This checklist is merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with federal, state or local standards. Consult your licensed commercial property and casualty representative at PIA Select Insurance Solutions, LLC. or legal counsel to address possible compliance requirements. © 2008, 2012, 2019 Zywave, Inc. All rights reserved.

CHECKLIST | WORKERS' COMPENSATION AUDIT

WHEN THE AUDITOR ARRIVES	COMPLETED
Give the auditor a well-lit, comfortable place to do his/her work, preferably onsite. If you must conduct the audit offsite, make sure your contact person is available for questions.	<input type="checkbox"/>
Provide payroll records (as mentioned previously), which include payroll tax records (state and federal), your cash disbursement journal/checkbook, job contacts and general ledger.	<input type="checkbox"/>
Once the audit is complete, ask for a copy of the auditor's worksheets. <ul style="list-style-type: none">• This document is not normally provided but will be upon request.• These documents provide you with information concerning how the audit was conducted, how payroll numbers were derived and what codes were used.	<input type="checkbox"/>
Designate someone from the company to receive the audit worksheets, as the worksheets contain confidential payroll information.	<input type="checkbox"/>

AFTER THE AUDIT PROCESS	COMPLETED
Review the audit billing statement carefully and compare that document to your original policy. <ul style="list-style-type: none">• Balance the total audited payroll figures to the documentation provided. Check for any significant changes between the total payroll shown on the policy and the actual figures provided.• Compare the payroll by classification code on the policy to that on the audit. The payroll by classification codes shown on the audit should not contain any significant fluctuations in comparison to the policy.• Compare the experience modification factor on the original policy to the one shown on the audit. Make sure the auditor applied the factor for the audited period.• Review the rates charged for each classification code. There should be no significant changes between the rates on the audit versus the original rates on the policy.• There should be no changes to the Schedule Credit or Debit from the original policy.	<input type="checkbox"/>
Contact the auditor to discuss any questions that arise or make any necessary revisions.	<input type="checkbox"/>

BENEFITS OF WORKERS' COMPENSATION INSURANCE

Presented by: PIA Select Insurance Solutions, LLC.

As an employer, it's your responsibility to keep employees healthy and safe on the job. But even with adequate controls in place, accidents can still happen—resulting in costly workplace injuries and illnesses. That's why it's crucial for your organization to have workers' compensation insurance. This form of coverage can provide the following benefits to both your employees and your business:



Coverage for medical expenses. In the event that an employee requires medical attention for a work-related illness or injury, workers' compensation insurance can cover the accompanying treatment costs. This includes expenses related to hospital visits, medical procedures and prescriptions.



Protection against lost wages. After an employee becomes ill or injured at work, they will likely need to take time off to properly recover. During this time, workers' compensation coverage can help reimburse some of the employee's lost wages.



Coverage for ongoing care and rehabilitation. A severe work-related illness or injury can leave an employee with recovery costs that extend far beyond a single hospital visit. Workers' compensation insurance can cover these ongoing care expenses, such as physical therapy.



Death benefits. In the tragic event that an employee passes away in a work-related incident, workers' compensation coverage can provide death benefits to the employee's family members.



Compliance assistance. Although specific rules vary by state, the majority of organizations with more than one employee are legally required to have workers' compensation insurance. In other words, this form of coverage not only benefits employees, but it is also required by law.



Protection for your business. Workers' compensation insurance also typically provides organizations with legal liability coverage. In the event that an organization is sued for negligence related to a workplace injury or illness, workers' compensation insurance can help cover attorney fees, court costs, and settlements or judgments.

Want to Learn More About Workers' Compensation Insurance?

Workplace health and safety incidents can carry serious ramifications. Accordingly, it's vital to have insurance coverage that meets your organization's needs. To discuss your organization's unique health and safety risks and learn more about workers' compensation coverage, contact us today.

Work Comp Insights

PIA Select Insurance Solutions, LLC. - Your Workers' Compensation Partner

How Loss Cost Multipliers Can Raise Your Premiums

One of the biggest factors that goes into your workers' compensation premiums are the classification codes for each type of work done at your business. Each of these codes has an associated loss cost that represents the expected amount insurers will need to pay for a claim. And even though each of these costs are standardized by the National Council on Compensation Insurance or state governments, your actual premiums may be higher because of a concept called loss cost multipliers.

What are Loss Cost Multipliers?

Standard loss costs are the amount insurers pay for a policy's coverage, such as medical care, prescriptions and lost wages. However, many insurers face significant overhead costs when handling a claim and transfer these charges to policyholders with loss cost multipliers. Essentially, these multipliers reflect an insurance carrier's expenses, such as:

- Payrolls
- Commissions
- Taxes, licenses and fees
- Sales and marketing charges
- Rent and utilities

Because each insurer operates differently, they all need to file separate loss cost multipliers with state insurance agencies. But, since multipliers alter standard loss costs and can vary greatly between different insurers, businesses may discover unexpectedly high premiums.

How Multipliers Impact Your Premiums

To determine a standard premium, insurers first take the loss cost for a specific employee classification code and factor in their unique loss cost multiplier. This figure is called the rate, which is then applied to your payroll to calculate a standard premium.

Insurers also weigh other factors to determine your final premium, such as your experience modification rate. However, because some insurers have loss cost multipliers of 2.0 or more, standard premiums have a significant impact on the final price of your policy.

How to Save on Workers' Compensation

Although it may seem strange to pay for another company's expenses through loss cost multipliers, there are still ways to save on workers' compensation:

- Look up each insurer's multiplier on your state insurance agency's website when you buy or renew a policy.
- See if insurers use separate loss cost multipliers for different employee classification codes.
- Check with insurers to determine if they use various underwriting companies with unique loss cost multipliers.
- Call us at (925) 217-4688 to discuss all of your workers' compensation needs.

WORKERS' COMPENSATION INSURANCE

In the event that one of your staffers gets injured on the job, workers' compensation insurance will cover his or her medical costs and wages during the recovery period.

The Basics

Workers' compensation insurance benefits are available to employees who are injured or become ill as a result of a work-related incident. If one of your employees is injured on the job and is medically authorized to take time off from work, he or she will be reimbursed for lost wages and all of the medical expenses related to the treatment and rehabilitation.

What are the reporting procedures for injuries and illnesses?

If employees are injured, they should notify you immediately to file a report. This will initiate the process for receiving workers' compensation benefits.

How are employees reimbursed?

Lost compensation is payable during the time period in which employees are authorized by their treating physicians. Benefits are paid weekly at a state-specific percentage rate of their average weekly wage, up to a maximum dollar amount. There is also a state-specified waiting period before benefits are available.

What is an independent medical exam (IME)?

An IME is an exam by a medical professional other than the physician who first examined an injured or ill employee. As the employer—and insurance carriers—you can request an IME to confirm an original diagnosis and treatment plan.

What happens if employees do not comply with recommended treatments?

Non-compliance with recommended medical treatments, therapy or return-to-work plans may jeopardize workers' compensation benefits.

Tips for Controlling Workers' Compensation Costs

The most important thing is to convince your employees that maintaining a safe workplace is vital and will consequently reduce your insurance costs. Here are some other ways to control costs:

- Implement a return-to-work policy in which employees work modified duty until they are fully healthy to do their jobs.
- Orient and train your employees on safe practices necessary for their job functions and tasks.
- Insist that employee claims are reported promptly.
- Investigate the cause of injuries and illnesses.

We Can Help!

Contact PIA Select Insurance Solutions, LLC. at (925) 217-4688 to learn more about how this coverage can help you protect your home-based business.

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(925) 217-4688

Work Comp Insights

PIA Select Insurance Solutions, LLC. - Your Workers' Compensation Partner

Establishing a Clinic Relationship

Chances are your organization has a process for making significant purchases. But does that process include medical care for injured employees? Probably not. Without any guidance, your injured employees may seek care from their family doctors or other general practitioners in your health care network. However, these care providers may not be optimally qualified to treat occupational injuries.

By partnering with an appropriate medical provider you can improve injured employees' access to occupational health care and enhance the effectiveness of their treatments. You can also reduce your workers' compensation costs by returning employees to productive work as soon as possible.

Choosing the Right Provider Relying on the credentialing process of your group health network may not be enough to assure your employees are receiving the best occupational medical care. Just because a provider is credentialed through a network doesn't mean that they are best qualified to treat workplace injuries.

Without a pre-arranged plan, your employee may end up with a medical provider who does not give adequate consideration to a workfocused physical examination. You want a provider who will establish causation for the injury and develop a treatment plan to achieve

maximum medical improvement in the shortest period of time. The key is to recognize the important differences between the occupational health delivery system and the general medical community. Your

company needs to find and partner with medical providers that share the following characteristics:

- Occupational health delivery and injury management are among their core practice areas.
- Their mission and vision support your goals of keeping your employees safe, healthy and on the job.
- They use evidence-based protocols, such as those established by the American College of Occupational and Environmental Medicine (ACOEM), to find the optimal treatments and outcomes for your employees, and to benchmark and monitor treatment outcomes and utilization.

Early Return to Work

In recent years, the frequency of workers' compensation claims has declined, yet workers' compensation costs continue to climb. Medical, lost time and other claim costs continue to trend higher despite employer safety initiatives and persistent government efforts at policy reform.

Partnering with the right medical provider is one way to combat this trend. Study after study has shown that workers who return to work within three or four days are much less likely to file lost time claims than those with longer absences. Providers who understand this important

dynamic—and who make prompt recommendations for returning employees to work with any appropriate restrictions—are your primary allies in keeping claim costs down. Your relationship with medical providers will help you control costs in several specific ways— some of which may not be obvious:

- Employees will return to work sooner, thus keeping the claim “medical-only” in many cases. Medical-only classification rules vary by state, but this has a significant impact on the workers’ compensation modification factor.
- The medical-related costs of the claim will be reduced because the treatment plan is more effective.
- The indemnity-related costs of the claim (the payments associated with lost time) will be reduced because the treatment plan results in the employee returning to work sooner, or on modified duty.
- Your employees will be more likely to approach an approved occupational medical provider with a positive attitude and expectations. This decreases the potential for a “malingering” claim and potential litigation.

Implementation

Developing a relationship with the proper provider may seem daunting, but with a little forethought you will be able to build a successful relationship that will offer continued benefits:

Develop a contact list of medical providers: Once you have your list, contact the providers by phone. Get the names of the medical director, clinic director, business manager or clinic marketing staff. Don’t be intimidated by communicating with medical professionals. Most clinics are eager for new business and will be more than willing to discuss options with you.

Qualify Providers: The purpose of your visit to the provider is twofold: you want to share more information about your company, its operations and its Return to Work program goals, and you want to learn if this provider will meet those goals. It is a good business practice to qualify medical services vendors the same way you would qualify the vendors of any other important products or services your business needs. In your discussions with a clinic, be clear that your focus is not to negotiate a deeply discounted fee schedule. Instead, communicate that you are offering to provide regular business to the clinic in exchange for their commitment to certain requirements.

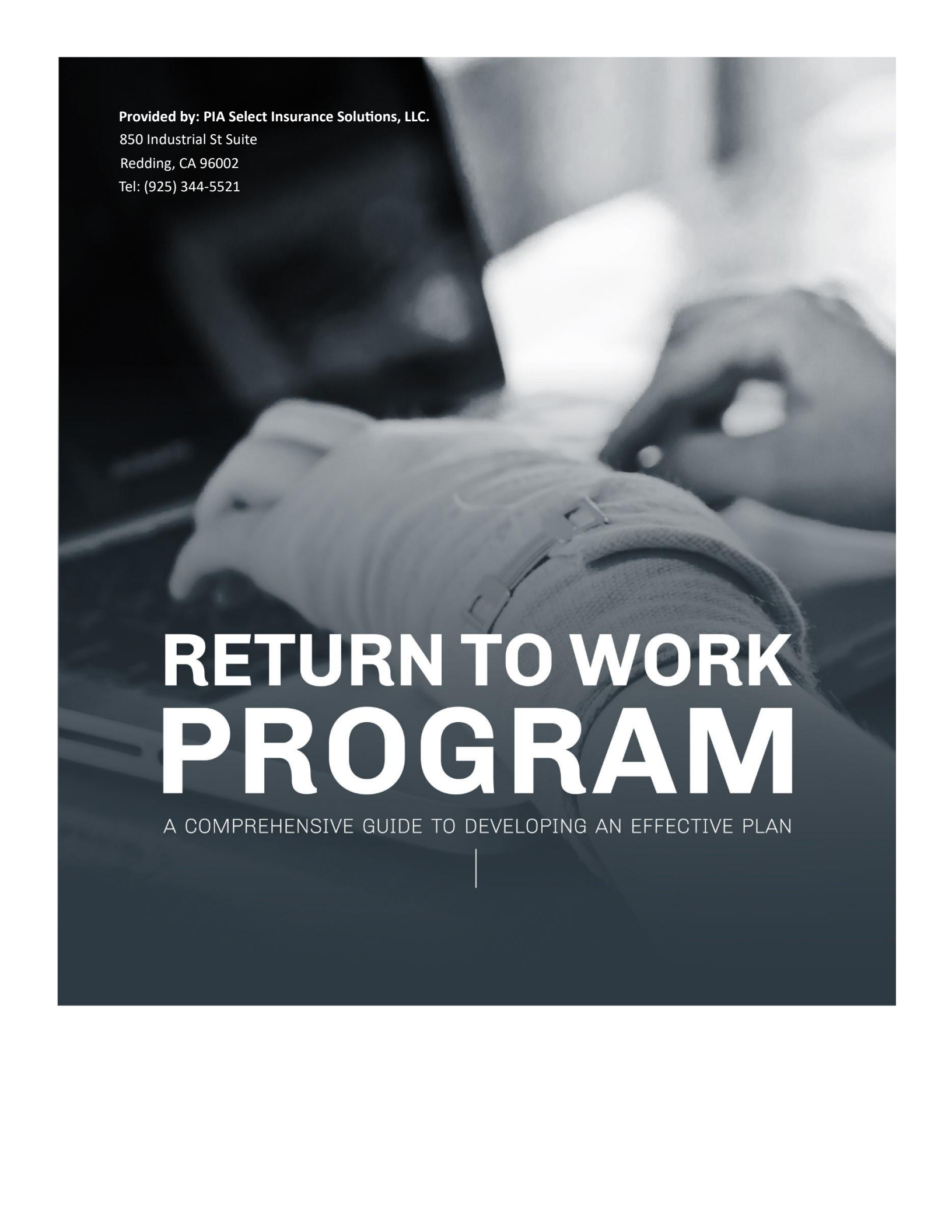
Execute Performance Agreements Between Selected Providers and Your Organization: Once you have conducted your evaluation of the clinics and selected the one(s) that best suit your needs, it’s time to execute clinic and employer performance agreements to define your mutual expectations. These non-binding agreements are simply a reminder to all parties of the objectives of the relationship. You may need to negotiate the finer details, but the general purpose of the agreement should be acceptable to the majority of practices.

Execute Return to Work Agreements with Employees: After clinic and employer performance agreements have been completed, you should execute a return to work agreement with your employees. State law will determine the level of autonomy your employees have when choosing a provider. However, this agreement helps ensure that your employees are informed of the relationship your company has in place with medical providers. It is important for employees to understand that these providers were selected because they are well qualified to serve injured workers and the return to work process. Even if you are in a state where employees can select any physician, this agreement will still alert them to the distinction between occupational health medicine and general internal medicine.

Monitor Performance: With a strong clinic relationship, you can expect improvements in several measurable aspects of the return to work process. Look for the following:

- A decrease in the various parameters measuring average time between events
- A decrease in the percentage of off-duty workers
- A decrease in the number of lost workdays
- A decrease in the indemnity portion of losses
- A decrease in the number of injuries exceeding expected disability duration

If you are not observing improvements, discuss the data with the clinic to determine whether process changes can improve the analytical measures.



Provided by: PIA Select Insurance Solutions, LLC.

850 Industrial St Suite

Redding, CA 96002

Tel: (925) 344-5521

RETURN TO WORK PROGRAM

A COMPREHENSIVE GUIDE TO DEVELOPING AN EFFECTIVE PLAN

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WHERE TO BEGIN

The following guide will help you construct an effective return to work program and create meaningful work assignments for workers injured both on and off the job. It includes background statistics to support the program, steps to take before execution, tips on how to manage the program and implementation recommendations.

STEP

01

KNOW THE FACTS.

Gather some initial information on return to work programs to learn about their potential for cost savings and about how to adapt your program for your company's needs.

STEP

02

GATHER DATA.

Ask your co-workers about their thoughts on injuries and return to work practices to determine how much work will be needed to complete your return to work program.

STEP

03

DEMONSTRATE A COMMITMENT TO EARLY RETURN TO WORK.

Make it clear that your program will be committed to the recovery process above all else.

STEP

04

CREATE GOALS.

Define clear objectives for your program so that employees know what to expect.

STEP

05

CREATE A RETURN TO WORK TEAM AND DEFINE ITS RESPONSIBILITIES.

Appoint a team to provide leadership, set expectations and act as a communication channel for your program.

STEP

06

DEVELOP A WORKFLOW CHART OUTLINING THE RETURN TO WORK PROCESS.

Use a workflow to identify next steps and to eliminate confusion in the return to work process.

STEP

07

DEVELOP AND MAINTAIN A JOB BANK.

Create a list of possible transitional roles for injured employees who return to work.

STEP

08

CREATE A COMMUNICATION AND EDUCATION PLAN.

Make sure employees are aware of their job responsibilities both before and after an injury occurs.

STEP

09

RECORDKEEPING.

Keep a transitional duty database so you can measure the success of your program and make adjustments when needed.

STEP

10

DISTRIBUTE THE PLAN.

Make your program easily accessible to all employees, and have them sign and date acknowledgement forms to reduce your liability.