



10 New Years Work Comp Resolutions for the Employer

In your personal life, it is often a good idea to make some New Year's Resolutions and follow through with them whether it is to lose weight, exercise more, save money or have more time with family and friends. Personal resolutions can help to make you a better person. Workers compensation resolutions can make you a better employer while improving your company's financial success. Here are 10 New Year's workers compensation resolutions which will benefit your company.

1. Improve Safety

A safe workplace is the best way to reduce workers compensation cost. Now is an excellent time to make the resolution to improve safety. You can resolve:

1. To review your safety program for ways to improve your safety training,
2. To update the job hazard analysis of every job position within the company,
3. To review the qualifications of the members of your safety committee
4. To schedule the work-site evaluations and safety inspections for the year
5. To update the safety manual to cover new equipment, new machinery or new job positions
6. To review your safety posters, safety brochures and other employee safety communications

2. Report All Claims Timely

If a review of your loss run reflects that you have claims that were not reported the same day as the accident, a great resolution would be to review your claim reporting procedures to be sure all claims are reported timely (the day of the accident). All department managers or location supervisors should be trained to report all injuries to the company's claims coordinator or directly to the claims office immediately after they have arranged transportation to the medical provider. Timely reporting allows the work comp claims adjuster to investigate properly, establish compensability and better control the course of the workers' compensation claim.

3. Keep in Touch with All Injured Employees

Make the resolution to show your injured employees that your company has a human side and does care about their well-being. For every injured employee who has not returned to work, mark on your calendar when you want to contact them. A contact schedule that you can modify as needed would be to:

1. Contact the injured employee the day of the accident (First Day Phone Call)

2. Contact the employee 2 days after the accident to make sure they understand the WC procedures and process, and answer any questions they have. Make yourself available. (Follow-up Phone Call)
3. Invite the employee to attend all workplace functions even if they are not working in the workplace temporarily.
4. Have the employee attend a Weekly Meeting until the employee is back to work. Use Weekly Meeting Guidelines to structure these meetings and make notes.

4. Stay Current on All Work Comp Claims

Closely related to staying in touch with the injured employee is staying current on ALL of your work comp claims. Make the resolution to do so. During these contacts with the employee ask the employee the status of their medical treatment and when the doctor may be able to let them to return to work either full duty or on modified duty. Stress to the employee that the work they do for your company is important and that you need them, not some new hire, doing their job. If you have employees you haven't communicated with, now is the time to reconnect with them.

I worked with a large bread company and when the risk manager started his job there were 45 employees out of work. I directed him to invite each to lunch and ask them when they could come back to work. Twenty said they could come back to work "now" but that no one had asked them to return to work up until that lunch, a good lesson in why to stay on top of all of your claims.

But do not rely solely on the employees for information about their work comp claims; call the adjuster on a regular basis to discuss treatment status, return to work status and any permanent partial disability which will require modification of the employees job position. Hold bi-weekly or weekly roundtables with the adjuster to discuss a rotating selection of claims.

5. Improve the Return to Work Program

If your idea of light duty return to work is to have the employee count paperclips, now is the time to make the resolution to improve your Return to Work Program. A good place to start would be to review our website and all the information we provide to employers on managing your Return to Work Program.

Your New Year's Resolution should be: On every lost time claim to take the time to contact the medical provider and ask that the employee be allowed to return to work on light duty. Make sure to provide the medical provider with a complete job description so the medical provider can place the appropriate restrictions on the employees work ability.

6. Cooperate Fully with the Claims Adjusters

In conjunction with your New Year's resolution to stay in contact with all your injured employees who have not returned to work, you should make the resolution to stay in

contact with the claims adjuster(s) handling your work comp claims. Your work comp claims coordinator should be exchanging information with the adjuster(s) on all claims on a regular basis. You may know important information that will assist the adjuster in bringing the claim to a speedy conclusion. Or, the adjuster can coordinate with the nurse case manager on the information you provided about the employee's medical concerns.

7. Update the Medical Treatment Panel

If you have not revisited your posting on required medical providers (or recommended medical providers in the states where the employee selects the medical provider), now is an excellent time to do so. Set up a conference call and consult with the work comp adjuster(s) and the nurse case manager(s) on your work comp claims. Do any of the doctors on your medical treatment panel list seem to keep employees off work longer than others? Do any of the doctors seem to have to operate on employees more than other doctors? Do any of the doctors on your medical treatment panel fail to provide timely medical reports to the adjuster(s) or nurse case manager(s). Are there any doctors the adjuster(s) or nurse case manager(s) would recommend to be added to your medical treatment panel?

Use the expert panel if your TPA has one. For example, Broadspire's network is called BOLD. Esis' is called EXPO. These are outcome based networks.

8. Improve the Drug Testing Policy

The start of the New Year is an excellent time to resolve to improve your drug testing policy. Make sure you are performing the pre-employment post offer drug screen, random drug screens and most importantly, post accident drug screens. Take the time to review what you are doing in your drug testing policy and what you can do to improve it.

9. Fight Fraud Religiously

An excellent resolution for the New Year is to fight fraud. In addition to your anti-fraud posters, start a fraud hot line for other employees to report fraud anonymously to a tip-line. Offer a reward for anyone who reports a work comp fraud that results in a criminal conviction. Make sure all your employees know about your Return to Work Program that will prevent them from being off work any longer than is necessary. Always report any suspicious claim to the Special Investigations Unit of the insurer.

10. Improve the Medical Management Program

Make the resolution to maximize your medical management program. Review all your programs to control medical cost. Consider ways you can improve your use of nurse case managers, utilization reviews, pharmacy benefit managers, medical fee bill reviews, durable medical equipment, independent medical examinations and peer reviews. Seriously consider Nurse Triage for all injuries. Employees love it and it will reduce your claims volume significantly.

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Summary:

Business resolutions are just like personal resolutions. If you follow through with your good intentions your resolutions, your company will prosper and be better for it. Make it a point to maximize your success by accomplishing the workers' compensation resolutions you make for the New Year

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