

How TO and NOT TO Manage Claims

A tale of 2 Claims



Embrace Risk. Reward Performance. | scottins.com



Time = \$\$\$



- What control do you have over events?
- What happens if you ignore key events?
- Can you do better managing the process?
- Does it matter?

Employee Owned



Dealing with the Injured Worker

A tale of 2 claims



Policies & Procedures

- Injury Reporting – Set Expectations
- Medical Release form
- Return to Work
- Panel of Physicians
- Current Job Descriptions
- Claims kit for area Managers



Lagtime

- Employee lagtime
- Employer lagtime
- Delayed Reporting
 - Complicates claims handling by Insurance Co.
 - Increases claims costs
 - Increases likelihood of litigation
 - Decreased employee morale



Who's involved

- Employer
- Injured Worker
- Claims Adjustor
- Medical Provider



Competing Interest

Stakeholders	Financial	Personal
Employer	Minimize Value of Claim	Take Care of Injured Employee
Injured Associate	Max/Min Value of Claim	Get Back to Normal Life Routine
Claims Adjuster	Maximize Savings	Close File ASAP
Medical Provider	Maximize Patient Revenue	Cultivate relationship



“Claimant” or “Patient”?

- Plant the seed early
- Care, Concern, Compassion
- Consequences of Failing





Communication Skills

- Respectful communication can encourage:
 - Early reporting of injuries
 - Shorter time away from work
 - Fewer disability claims
- Communication skills include:
 - Two-way communication
 - Active listening
 - Responding appropriately



Communication Skills

- Solicit input from employees
- Encourage early reporting
- Be approachable
- Meet privately
- Keep it confidential



10 Red Flags to look for

- 1. First notice of injury is delayed.**
- 2. There are inconsistencies in reporting of injury**
- 3. First notice of claim is a letter of representation from an attorney or a hearing notice from the Worker's Compensation Commission.**
- 4. Employee fails to show up for work and reports the injury after being absent for several days.**
- 5. Employee frequently changes doctors or requests to do so.**



10 Red Flags to look for

- 6. Employee has been at work for only a short time.
- 7. Employee has a history of worker's comp claims.
- 8. Employee has recently had a negative job evaluation.
- 9. Employee is a new worker.
- 10. Back injuries are the most likely type of injury to be fraudulent.



Parameters for Dealing with an Injured Worker

- Step 1: Responder Psychology
- Step 2: Assessing the Problem
 - Step 2a: Problem Monitoring
 - Step 2b: Accompany on Medical Visit
- Step 3: Post-Accident Contacts



Step 1: Responder Psychology



- Initial Contact
- Care, Concern and Compassion
- Personal Feelings
- Emotions
- Claims Adjusting
- Earn Trust – do the right thing



Step 2: Assessing the Problem

- Be a good listener
- Take notes
- Care, Concern and Compassion
- Ask the right questions in the right manner





Assessing the Problem

- What is the problem?
- When did it begin?
- Was it sudden or gradual?
- What were you doing?
- Is it constant or sporadic?
- Has it been a problem before?
- Do they think they need to see a doctor?





Step 2A: Problem Monitoring

(No Advanced Medical Care)



- Maintain Positive Contact
- Document Contacts
- Monitor carefully
- Communicate



Step 2B: Accompany on Medical Visit

- Shows employee you are truly concerned
- Opportunity to communicate with medical office
- Opportunity to communicate with worker





Accompany on Medical Visit

- Get the Employee the attention they need
 - Make phone calls while you wait
 - Calling spouse or emergency contact to inform them
 - Where is the best place to take them for treatment?
- Take Job Description and other forms
- Explain to doctor and employee your Return to Work Program
- Willingness to accommodate with “*modified*”
Duty not “Light” duty.



Step 3: Post-Accident Contacts



- Frequent contacts important
- Shows concern
- Monitor recovery
- Communications is critical
- Earn trust

Employee Owned



Est. 1864

Lack of Communication

- Frustration
- Speculation
- Negative Feelings
- Distrust
- A Difficult Claim

Employee Owned

SCOTT

Est. 1864

Likelihood of returning to work

Effects of disability on likelihood of return to work



Enjoy health through physiotherapy

Meridian Spine & Joint
PHYSIOTHERAPY CENTRE



Secondary Gain

When a worker is out of work for an extended period of time several things play to their favor

- 66 2/3 of indemnity payment is not taxed
- No more gas expense
- No more child/adult care expenses
- No more stressful commute
- No more working with difficult manager
- Attention from friends and family



Examples of Valuable Information that can be obtained with Effective Communications

- EE told MD that co. did not offer modified duty
- EE not motivated to return to work
- EE now working second job
- EE not following therapy, dislikes the doctor
- EE not pleased with treatment
- EE considering getting an attorney
- EE having financial problems
- MD would not release EE who is ready and OK



Key Points

- Responder Psychology
- Accompany to Medical Visit
- Problem Monitoring
- Post-Accident Contacts

