

Everything You Never
Wanted to Know About
Work Comp

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Managing Claims

- Offer immediate care
- Get statements in writing – supervisor & EE
- Report claim to carrier/broker ASAP!
- Lend a helping hand
- Status slips – during and ending
- DO NOT CORRESPOND WITH ATTORNEY
- Can I get a witness?!
- Return to work

Soft Tissue Management

- 6 out of the top 10 most common workplace injuries typically result in soft tissue damage
- What makes them so costly
- Why are they problematic for doctors
- X-rays for bones...MRI for joints...??? for soft tissue
- What is an EFA
- Why so many questions??

Electrodiagnostic Functional Assessment

- Objective, evidence-based measurement of functional status that is able to accurately pinpoint and diagnose soft tissue injuries
- Evaluates muscles in the neck, shoulder, back and extremities
- Gives doctors objective evidence to send EE's back to work, prevents unneeded surgery, provides targeted treatment
- www.emergedx.com

Soft Tissue Management

Jurisdictional mandate of workers' compensation requires employers to be liable for bringing the injured employee back to pre-injury condition. Unfortunately, employers have never before had the ability to obtain a true picture of an employee's pre-injury condition. The baseline assessment provided accurately determines the employee's pre-injury condition via objective medical evidence. With the results, an employer's true liability for a claim is established and liability for pre-existing conditions can be denied. This unprecedented access to information prevents inappropriate claims, costly misdiagnosis, and unnecessary or inappropriate treatments.

Experience Modifier – "EMOD" what how why

- A numeric representation of claim experience based on your loss experience compared to others with similarly classified EE's
- $(\text{Actual Primary Incurred Losses} + \text{Actual Excess Incurred Losses}) \text{ DIVIDED BY } (\text{Expected Primary Incurred Losses} + \text{Expected Excess Incurred Losses}) = \text{EMOD}$
- Keep it fair

Payroll/Class/EMOD

- PREMIUM = Payroll (per \$100) x Classification Rate x EMOD
- Can we control losses?
- Why should we care?
- Why is EMOD important?

Critical Date Chart

| | | | | |
|-------|-------|-------|-------|-------|
| 14-1A | 14-15 | 15-16 | 16-17 | 17-18 |
| ★ | ★ | ★ | ★ | |

Pre-Claim Management

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graph TD; Client((Client)); Pre-Claim Management((Pre-Claim Management)); Medical Necessity Review((Medical Necessity Review)); Case Management((Case Management)); Utilization Management((Utilization Management)); Quality Improvement((Quality Improvement)); Risk Management((Risk Management)); Claims Management((Claims Management)); Customer Service((Customer Service)); Client --- Pre-Claim Management; Client --- Medical Necessity Review; Client --- Case Management; Client --- Utilization Management; Client --- Quality Improvement; Client --- Risk Management; Client --- Claims Management; Client --- Customer Service;
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Post-Claim Management



Private Investigation

- When you think the injured EE can do more than they elude to
- This is an investment of \$1,500 - \$1,800 to keep the EE honest
- Assignments must go through the carrier and must be a qualified/licensed PI

WC Claim Handling Mistakes

- Failure to make a timely claim
- Failure to investigate at time of injury
- Insufficient documentation of the details
- Losing touch with injured worker
- Not securing medical release at time of injury
- No modified return to work program
- Treating IW and medical provider with a passive attitude
- Lack of understanding
- Hiring unqualified EE's and not enforcing job safety
- Failure to keep in touch with claim representative.

What to expect when expecting...an Audit

- See Audit checklist handout

Death by Acronym

- NCCI – National Council on Compensation Insurance
- Visit www.dir.ca.gov/dwc/wcglossary.htm
