

Questions Answered in 2015 Edition of *Your Ultimate Guide to Mastering Workers' Comp Costs*

Chapter 1: Workers' Compensation Basics

This chapter will help you answer these questions:

Can you define the **purpose** of workers' compensation?

Do you know who **pays** for workers' comp?

Can you identify the **seven** main parties involved in the program?

What are the **five benefits** to the employer?

Why you need to know **10 differences** between an **employee** and an **independent contractor**?

What are **four types of benefits** paid to injured workers?

Can you distinguish between the various **types of covered injuries**?

How is a **work-related injury** defined?

What is the difference between **aggravation** and **exacerbation** of claims?

Do you know the difference between **statutory coverage** and **employer's liability coverage**?

How does **Federal Employee's Compensation** differ?

There are **six ways losses are categorized**. Do you know them?

How are **losses reported**?

What is meant by "**mod**" and how does it affect your **premium**?

Can you name the **13 types of insurance structures**?

Chapter 2: Fundamentals of Cost Containment

This chapter will help you answer these questions:

What are the main **two reasons** workers compensation costs are high?

What is a Disability Certificate and what **eight** types of information **must** it include.

What are the **eight** properties of the **Work Ability Form**?

Do you know how to calculate your workers' comp costs?

Do you know how much in **Sales it takes to cover workers compensation**?

Do you know how to calculate how much **transitional duty saves**?

Can you describe **external obstacles** to cost control?

Do you know the **four internal obstacles** to cost control?

Chapter 3: Training and Building Commitment

This chapter will help you answer these questions:

What are the **four** steps needed to **implement** a workers' comp program?

Do you know how to use an **Implementation Timetable** and **Facilitator's Training Agenda**?

Who are the **two key groups** involved in program implementation? What are their **roles**?

Do you know the four **best types of employee communication** tools?

What are the **six elements** of your message to employees?

Chapter 4: Injury Management Best Practices Roles and Responsibilities

This chapter will help you answer these questions:

Who is the **pivotal implementer** of a workers comp cost containment program?

Do you know the **three** major responsibilities of the injury coordinator?

What **forms** does the injury coordinator need?

What are the tasks of each of the following and what forms do they use?

1. Employee
2. Supervisor
3. Middle Manager
4. Risk Manager
5. Medical Director
6. Senior Management

Why is the role of the **Special Investigation Unit Director** important?

How does the **Legal Department** fit into your company's injury management best practices?

Chapter 5: Reporting the Claim

This chapter will help you answer these questions:

What is the **optimum** time period for reporting all claims?

What are the **four** reporting procedure options?

How is **injury triage** used to insure employees receive appropriate treatment?

How is the **Employer's First Report of Injury** completed?

What **five** pieces of information must be included on the FROI?

Why is it important to complete all information in the FROI?

Chapter 6: Post-Injury Response Procedure

This chapter will help you answer these questions:

Why is a **post-injury guideline procedures** needed?

Do you know your companies post injury response?

Why does an employer need a visible, well-written post-injury response tool?

What are the **six summary steps** of a post-injury response procedure?

Chapter 7: Communication with Employees

This chapter will help you answer these questions:

What are the differences between **proactive** and **reactive** communication?

Do you know the elements of both **formal** and **informal** communication?

Why is it important to have an **employee brochure**?

What are the three most important measures to take to stay in contact with injured workers?

Do you know why it is important to send **get-well cards to an injured employee**?

Chapter 8: Working with Your Insurance Adjusters or TPA

This chapter will help you answer these questions:

What is the **difference** between a **third-party adjuster** (TPA) and an **insurance claims adjuster**?

Do you know the **17 skill sets** to look for when selecting a TPA?

What are the **five steps** to take **before** meeting with your TPA?

Does your company have **Account Handling Instructions**? How are they used?

Do you know how **reserves are calculated**?

How does your adjuster **initiate** and **use** a **Plan of Action** (POA)?

What is the difference between **initial** and **subsequent** POAs?

TPAs are **evaluated** using **eight steps** – what are they?

Why is it critical to have **medical management quality reviews**?

Do you know how to request a **file audit** and **file review**?

How is **claim leakage** controlled?

Chapter 9: Safety and Loss Control

This chapter will help you answer these questions:

What is the **one** key element in an effective **safety program**?

What are the necessary steps your company must take when putting a **safety committee** together?

Why is it important to have **written** safety policies and procedures?

What are the effective ways to use **safety awareness posters** and **recognition and incentive programs**?

Do you know the **four techniques** to use when **screening** prospective employees?

Chapter 10 Wellness Programs

This chapter will help you answer these questions:

What are the **benefits** of having a wellness program in the workplace?

What are the **negative aspects** of **NOT** having a wellness program?

What are the **five** most **popular** employer implemented wellness programs?

Why is **proactive planning** and **implementation** the key to **successful** wellness programs:

Chapter 11: Return to Work and Transitional Duty

This chapter will help you answer these questions:

Does your company have a **transitional duty policy** (TD)?

What are the **eleven elements** of a transitional duty policy?

How do you measure the effectiveness of your return-to-work programs?

What are the **nine** characteristics of transitional duty assignments?

How do **estimating injury duration, co-morbid conditions, and medical treatment guidelines** effect **cost savings** of returning workers to work in modified duty?

There are **four types** of transitional duty. What are they?

Do you know how to use the **transitional duty checklist**?

Does your employer use a **job bank** to identify transitional duty jobs?

How do **overlapping benefits** cause **disincentives** to return to work?

Is the company aware of the complexities of the **American with Disabilities Act (ADA)**

How should your company work with **unions** – **six** important steps to take?

Chapter 12: Other Indemnity and Cost Containment Methods

This chapter will help you answer these questions:

What are the **six** services often used to reduce indemnity costs?

Does your company have a **layoff plan**?

What are the **12 steps** to take **before** a **planned** layoff?

Chapter 13: Directing Medical Care

This chapter will help you answer these questions:

Why is it important to gain the **cooperation** of **medical providers**?

What are the **seven** types of medical doctors?

When selecting a company physician, what **10 criteria** will you look for?

What are the **11** reasons **NOT** to select a doctor?

What **types of information** do you need from the treating physician?

What are the **advantages** of creating a **medical provider network (MPN)**?

How is the state of California's MPN **different**?

Chapter 14: Medical Cost Containment

This chapter will help you answer these questions:

Do you know the **definition** of **medical cost control** and **why** it is used?

What are the **14** available cost containment services?

Are you aware of the fee structure of various cost containment services?

What is the **Utilization Review Accreditation Commission** and how is it used?

Chapter 15: Fighting Fraud and Abuse

This chapter will help you answer these questions:

Do you know how to determine the appropriate length of **REAL MEDICAL disability**?

Does your company **TAKE CHARGE** of the injury process immediately after the injury – or are employees in charge?

Do you know the **seven reasons** to investigate a workers' comp claim?

Do your supervisors know the **red flags** of fraud?

Are you using all **six** types of investigation?

Do you know the **four times never** to use investigation?

Are your adjusters able to **identify medical terminology** that signifies **malingering**?

Chapter 16: Rehabilitating the Injured Employee

This chapter will help you answer these questions:

Can you distinguish between **physical therapy, physical rehabilitation, occupational therapy, and vocational therapy**?

Do you know how to **measure outcomes** for these four therapies?

Do you know the **roles performed** by each type of **therapist** in each area?

How does each of these four modalities **benefit** injured workers and bring them **back to work** sooner rather than later?

Why should your company have a solid rehabilitation program?

Chapter 17: Managing Prescription Drug Use and Abuse

This chapter will help you answer these questions:

Do you know the **main component** missed by risk managers in Pharmacy Benefit Management (PBM)?

Do you know the **six reasons** to use a pharmacy benefit management?

Does your PBM program have both **prospective and retrospective** elements?

Are you implementing the eight **PROACTIVE** Drug Management Techniques?

Does your company know the **THREE PROBLEMS** with **narcotics** for **pain control** and take preventative steps?

Can your company **properly review** the drug management program of your third-party administrator or insurance carrier?

Can you identify the **key selection criteria** for a PBM?

Do your supervisors know the **red flags** of drug abuse?

Chapter 18: Claims Resolution and Settlement

This chapter will help you answer these questions:

Do you know **when** and **how** to **settle** workers' compensation claims?

Are you aware of the **complex** issues to consider **before**, **during**, and **after** a claim is settled?

Why is **settlement of future medical costs** recommended?

How can a company obtain **fair disability/impairment ratings**?

How can an **impairment rating be challenged**?

What is the employer's obligation to **Social Security Medicare set-asides**?

Do you know why structured settlements are an excellent way to settle a claim?

Do you know when to use mediation?

Chapter 19: Federal Employees Compensation Act

This chapter will help you answer these questions:

Who pays for federal workers' compensation claims?

What are the **differences** between federal and private sectors work comp?

What **elements** are considered for **transitional duty before** maximum medical improvement is reached?

What **elements** are considered for **alternative employment after** maximum medical improvement is reached?