Risk Management Strategies For Managing The Impact of Employee Injuries

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Injury Facts

- OSHA reports each year that 6 out of every 100 employees will be seriously injured at work.

- Add minor cuts, abrasions and soft tissue injuries and that number increases to almost 24 out of 100 or even higher.

- Each one of these injuries is an opportunity to develop an OSHA recordable incident, an insurance claim and an unsatisfied employee.
How do employee injuries impact your business?

- Cost
  - Insurance
  - Legal

- Damaged Client Perception and Reputation
  - Safety Performance, EMR, RIR

- Damaged Employee Perception/Satisfaction
  - Am I important to my employer?
  - Injury of the heart
What is “Injury Management?”

Injury Management is the process used by your company to control the impact of employee injuries to your company.

Whether by design or default we all have one.

How we do it affects cost, employee perception, client perception and ultimately the ability of our company to obtain new projects and jobs.
Why is Injury Management Important?

- Impacts your OSHA RIR and Lost Time Rates
- Impacts your Experience Modification Rate (4 years)
- Drives safety program results
- Impacts your company’s ability to obtain new work
- Impacts customer safety perception of your company
- Impacts the employees perception of your company and management
Impacts of an Ineffective Injury Management System

- OSHA RIR Misrepresented (higher than it should be)
- EMR Insurance cost higher (you are penalized for 4 years for insurance claims)
- Safety Program Scrutiny
- Unsatisfied Employees (malingering WC claims and seek legal advice)
- Missed Project Opportunities

If you are experiencing any of these now is a good time to step back and look at your current system!
Impacts of Quality Injury Management

- Better Injury Data - all injuries reported
- Reduced OSHA RIR
- Fewer claims filed with insurance carrier
- Reduced EMR
- Lower Insurance Cost (year over year)
- Positive Safety Indicators
- More Satisfied Employees
- More opportunities to grow the Company
Two Phases of “Injury Management?”

Pre Injury - Those things you do before injuries occur.
❖ Setting up the system

Post Injury - The things you do after an injury occurs.
❖ Following the system
Injury Management Best Practices

- Pre-Screen and Assess Medical Providers (scope of services/hours/cooperation)
- Develop Expectations including a “Provider Treatment Protocol” to guide Medical Providers
- Provide a compassionate option to offsite ER or Medical Providers such as 24-7 Nurse Triage
- Develop an “Authorization for Treatment Form” to be used with Medical Providers
- Establish expectations with medical providers for case closure
- Communicate with the injured employee often
- Work with the employee’s state of mind, not just the physical injury
- Establish employee expectations for following the treatment protocol
- Continual Risk Management Review of cases for potential “red flags” – Document Patient Progress and Case Closure

Employees Win - Employer Wins
Common Injury Management Mistakes

- Sending everyone to ER or a panel medical provider
- Not having a Standard Provider Treatment Protocol
- Using unscreened medical providers
- Relying solely on the PPO list provided by your insurer
- Using supervisors to manage employee injuries
- Using the insurance company to manage injuries (insurance adjusters manage claim payment not injuries)
- Sending injured employees to a medical provider alone
- Not having a transitional duty program (loss of control, lost wages, frustrated EEs, lawyers)
How Injury Management Works

- Providers Prescreened
- Immediate Injury Reporting
- Referrals to Pre-Screened Providers or Tele-Med (if necessary)
- Caring 24-7 Nurse Provides Treatment Options
- Caring Follow-up 3-p or 5-p
- Risk Review Interventions

Happy & Healthy Employees are Productive Employees
Employer Benefits of 24-7 Telephonic Nursing Triage

- Screens Medical Providers
- Provides Caring approach with Injured Employees
- Provides 24/7 Triage and Response
- Provides first aid options and immediate “Plan Of Care”
- Keeps first aid cases as first aid cases
- Intervenes and Coordinates with medical providers
- Provides set up and follow up on provider appointments
- Provides Medical Professional to Medical Professional Communication
- Documents improvement and ultimately case closure
Injury Management Points of Contact & Follow-Up

3-Point Contact

- Injured Employee
- 24-7 Triage Nurse
- Employer

5-Point Contact

- Injured Employee
- Supervisor
- Insurance Provider/Adjustor
- Medical Provider
- 24-7 Triage Nurse
- Employer
Benefits to the Injured Employee

- Immediate access to a health care professional within minutes of the injury – 24 hours a day
- A licensed registered nurse to be a partner to help through an uncertain situation – days, nights, and weekends
- Someone who understands the complicated medical system and can help guide patients through it
- Access to the highest quality physicians
- If necessary, primary care provided by a specialist
- Preferred appointment times

The result is that injured employees recover faster and can return to their normal jobs sooner.
Typical Results of An Effective Injury Management System

- 50% reduction in OSHA Recordable Incidence Rate
- 66% reduction in frequency of WC Insurance Claims (by keeping First Aid cases as First Aid Cases)
- Year over year reduction of EMR and Real $$ (by reducing frequency of WC claims)
- Elimination of Lost Time (by providing return to work options and expectations)
- Elimination of Litigated WC Claims (by providing compassionate care and improving employee satisfaction with the healing process)
Remember:

- Your company and processes are perfectly designed for the results you are getting!
- If you want to improve the results change the process!