

The ABCs of Worker's Compensation

Building Blocks for a
Successful Return to Work
Program

Presented by:



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Worker's Compensation Partners:

Managed Care Organization
(MCO)

Third Party Administration (TPA)

Bureau of Worker's Comp (BWC)

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Annual Review



- Annual Training:
 - Supervisor Training
 - Employee Training
 - Safety Councils
- Up to Date Job Descriptions
- TPA Review:
 - Loss Run
 - Experience Modifier
 - Max Value
 - Experience Exhibit
- Premium

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Private Employer Experience-Rating Breakdown



	2022	2023	2024	2025	2026
Policy Year Start	July 1, 2022	July 1, 2023	July 1, 2024	July 1, 2025	July 1, 2026
Snapshot date	9/30/2021	9/30/2022	9/30/2023	9/30/2023	9/30/2023
Green period	15 Months	15 Months	15 Months	15 Months	15 Months
No. of EM years	4	4	4	4	4
EM experience years and Base-rate data period	July 1, 2019 - June 30, 2020	July 1, 2020 - June 30, 2021	July 1, 2021 - June 30, 2022	July 1, 2022 - June 30, 2023	July 1, 2023 - June 30, 2024
	July 1, 2018 - June 30, 2019	July 1, 2019 - June 30, 2020	July 1, 2020 - June 30, 2021	July 1, 2021 - June 30, 2022	July 1, 2022 - June 30, 2023
	July 1, 2017 - June 30, 2018	July 1, 2018 - June 30, 2019	July 1, 2019 - June 30, 2020	July 1, 2020 - June 30, 2021	July 1, 2021 - June 30, 2022
	July 1, 2016 - June 30, 2017	July 1, 2017 - June 30, 2018	July 1, 2018 - June 30, 2019	July 1, 2019 - June 30, 2020	July 1, 2020 - June 30, 2021

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Public Employer Experience-Rating Breakdown



	2022	2023	2024	2025	2026
Policy Year Start	January 1, 2022	January 1, 2023	January 1, 2024	January 1, 2025	January 1, 2026
Snapshot date	3/31/2021	3/31/2022	3/31/2023	3/31/2024	3/31/2025
Green period	15 Months	15 Months	15 Months	15 Months	15 Months
No. of EM years	4	4	4	4	4
EM experience years and Base-rate data period	Jan 1 - Dec 31 2019	Jan 1 - Dec 31 2020	Jan 1 - Dec 31 2021	Jan 1 - Dec 31 2022	Jan 1 - Dec 31 2023
	Jan 1 - Dec 31, 2018	Jan 1 - Dec 31, 2019	Jan 1 - Dec 31, 2020	Jan 1 - Dec 31, 2021	Jan 1 - Dec 31, 2022
	Jan 1 - Dec 31, 2017	Jan 1 - Dec 31, 2018	Jan 1 - Dec 31, 2019	Jan 1 - Dec 31, 2020	Jan 1 - Dec 31, 2021
	Jan 1 - Dec 31, 2016	Jan 1 - Dec 31, 2017	Jan 1 - Dec 31, 2018	Jan 1 - Dec 31, 2019	Jan 1 - Dec 31, 2020

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Best Practices

- Timely Injury Reporting
- Injury Packets and Training
- Accident versus Incident and Investigation
- Proactive Claims Management
- Work Status
- Provider Panels
- Pharmacy and Drug Reviews
- Transitional Work Policy
- Modified Duty and Off-Site Consideration
- OSHA/PERPP Recording
- Safety Services – BWC Safety & Hygiene

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Claims & Communication

- Proactive Claims Management
 - MCO Role
 - Proactively Review Medical Office Notes & Treatment Plans
 - Pay Medical Bills
 - Treatment Decisions
 - Coordinate Return to Work
 - Employer Role
 - Communication with IW and MCO
 - Provider Role
 - TPA Role
 - Investigation
 - Prior Medical History
 - IMR vs IME
 - Actuarial and Claims Cost?
 - Hearing Representation
 - TPA or Attorney

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Claims & Communication

- Reporting and Data Sharing
- Partnership
 - Know Your Team
 - Keep Updated Contact Information
- Regularly Scheduled Reviews
- Review and Strategize “Hot” Claims

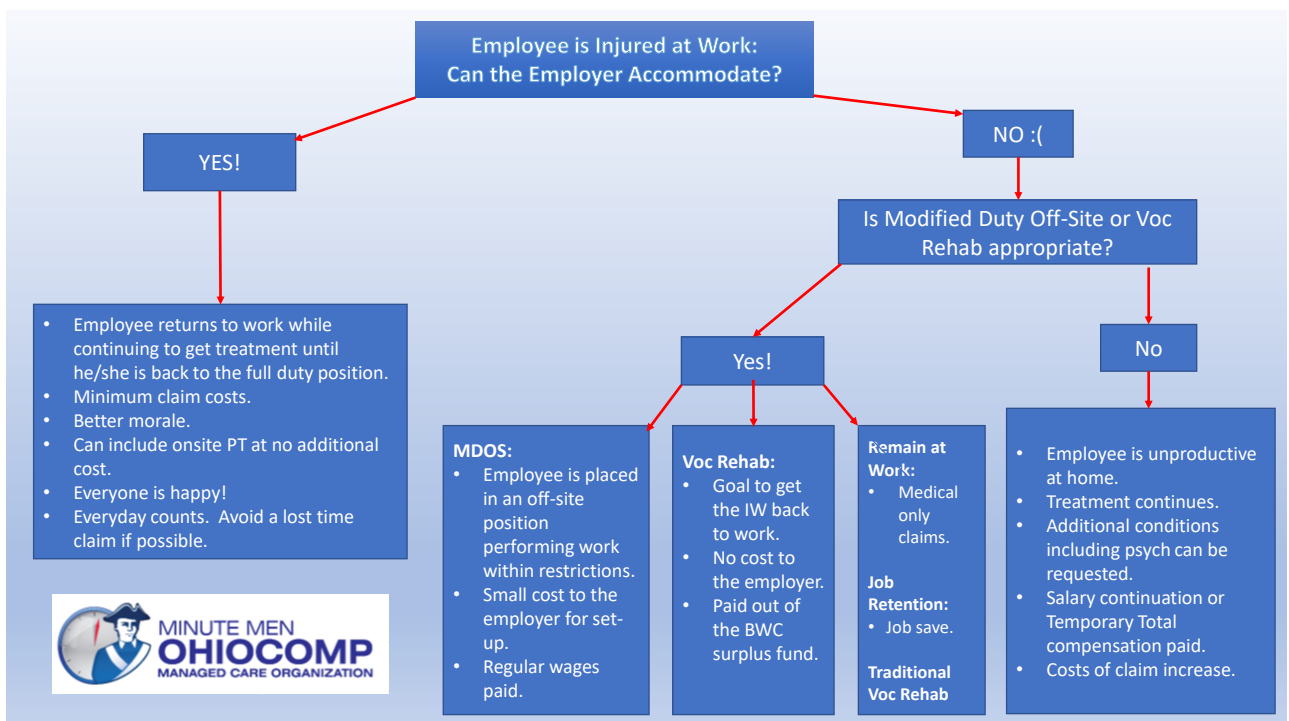
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Benefits of a Transitional/Modified Duty Return to Work

- Maintain Production
- Employee Morale
 - Beneficial to injured worker and their co-workers
- Maintain Current Skill Level
- Reduction in Claims Cost
 - No Temporary Total compensation
 - Less ongoing treatment and additional conditions
- Faster Claims Resolution
 - The longer an injured worker is off work, the less likely he/she will return to work.
- Sets a Positive Precedent
- You Can Cap the Duration of Transitional Work
- BWC Transitional Work Grant



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Questions?

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