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**WORKERS' COMPENSATION  
PROGRAM 2011**

**May 26, 2011**

# Workers' Compensation Process

- Injury report filed
- Third-party administrator/claims adjuster assignment
  - Adjuster contacts employee, supervisors and witnesses
- Employee sends medical records to claims adjuster to approve, reconcile and pay medical provider
- Prescription card or code issued to cover immediate prescription needs
- Nurse case manager assigned



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# Workers' Compensation Process

## Treatment and recovery process

- Regular duty
- Transitional duty in department
  - Employee's department in most cases
- Off duty – vocational rehabilitation

# Calculating Claim Costs

## Costs of Claim Example

- Temporary Total Disability (TTD) - \$19,200
  - \$600 2/3 of AWW (average weekly wage) x 32 weeks (off work)
- Permanent Partial Disability (PPD) - \$44,275
  - \$500 PPD x 35 percent loss of arm x 253 weeks
- Medical - \$150,000
- Legal - \$7,500
- Expenses - \$10,000
- **Total Cost of Claim: \$230,975**



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# Methods to Limit Costs

- Report accidents immediately
- Investigate accident site
- Obtain witness statements
- Immediate access to treatment
- Increase nurse case management
- Workplace videos for medical providers
- Safe summer program





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**THANK YOU**