

Workers' Compensation Claims: Examining Best & Worst Case Scenarios

Presented by:



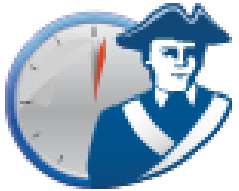
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Welcome Panel Experts!

Workers' Comp Case Examples Employers Pose Scenarios to Panel of Experts:



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Case Example #1

Claimant falls at work and injures her shoulder. Surgery is performed and claimant is released to light duty. Employer offers light duty in writing, which claimant accepts. Claimant is in pt and has continued follow ups with her orthopedist, who performed the surgery. After pt is completed, ortho continues claimant on light duty for estimated additional six months. Claimant is to perform home exercise program. Employer had claimant examined and employer dr opines claimant has reached MMI and no longer needs restrictions. TPA sends employer's IME report to treating dr and still no change in restrictions. Employer cannot continue to offer modified duty work with no end in sight, but employer is unsure what to do.

Case Example #2

Claimant injures left shoulder while working as a pipe fighter. IW is given a diagnosis left shoulder sprain. IW participates in physical therapy with no improvement. Diagnostics ordered and revealed IW has a rotator cuff tear. IW undergoes surgery to repair tear and physical therapy. IW is released to return to work and referred to vocational rehabilitation. IW refused Voc rehab and does not initially return to work when employer makes offer. Employee eventually returns to work modified duty for two weeks. IW rides a motorcycle to work and outside of work during the brief return to work. IW alleges a new injury during the two weeks return to work and it is determined he has a new tear. Accident was not observed, no cameras and is suspicious. IW working goes off work has surgery and participates in therapy. After two years, IW is still an employee and the employer is paying health insurance benefits. The IW also has a significant number of comorbidities including arthritis.

Case #3

Long time officer, off due to back injury and surgeries. Unable to return to police job and granted disability retirement. Employer worked with a seasoned vocational rehabilitation case manager who was well versed on the hiring practices and positions of this employer. Case manager worked with employee on interviewing skills and resume, employee was able to transition to civilian position at a lesser salary. Maintained same level of benefits and service time with employer. Due to rehab plan, employer will not be on the hook for LMWL benefits paid to employee. Employer was also able to obtain 50% handicap/disability reimbursement due to pre existing arthritis.

Case #4

Employee stuck hand in blender and hit “on” button. Partial amputation required OSHA reporting. Investigation and mitigation. No citation to employer for injury. Employer was cited for exposing untrained employees to the bloody worksite to clean up.

Workers' Comp Checklist: Fitting The Pieces Together:

- ✓ Partnership
 - ✓ Know Your Team (MCO, TPA, IW, Provider, Legal Representation)
 - ✓ Communication w/ Partners Key to +RTW Plan
 - ✓ Keep Updated Contact Information
 - ✓ Injury Packets, Onsite Training, Provider Panels
- ✓ Quarterly Meetings In-person Claims Review
- ✓ Regularly Scheduled Reviews
- ✓ Review and Strategize “Hot” Claims
- ✓ OSHA/PERPP Log Recording
- ✓ Safety Services – BWC Safety & Hygiene





RESOURCES AVAILABLE

Injured at work?

WHAT TO DO IF YOU ARE INJURED ON THE JOB

- In case of medical emergency seek immediate treatment at the nearest medical facility.
- Notify your Supervisor immediately and assist in filing a First Report of Injury report.
- Obtain your Cleveland Metroparks Injury packet from your supervisor.
- When seeking treatment, please let the medical provider know that Minute Men OhioComp is your MCO and present your Minute Men OhioComp ID card.

ALERT!

- With the exception of emergency medical care, you must receive treatment from a BWC certified medical provider or your medical treatment may not be covered.

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Employer Contacts: LeeAnne Pressick @ (216) 635-3298
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For information about medical treatment contact:
MinuteMen OhioComp
Managed Care Organization
1-888-644-6266
www.minutemenmco.com




CLEVELAND METROPARKS PREFERRED PROVIDERS

Concentra Downtown	5500 South Marginal Road Cleveland, Ohio 44103	216-426-9020	Monday - Friday 8 a.m. – 5 p.m.
Concentra South Central	4660 Hinckley Ind Pkwy Cleveland, Ohio 44109	216-749-2730	Monday - Friday 8 a.m. – 5 p.m.
Concentra Forbes Road	7730 1st Place, Suite D Oakwood Village, Ohio 44146	440-735-0438	Monday - Friday 8 a.m. – 5 p.m.
Concentra Willoughby	3900 Ben Hur Avenue Willoughby, Ohio 44094	440-975-4185	Monday - Friday 8 a.m. – 5 p.m.
QuickMED-Strongsville	17406 Royalton Rd Ste B Strongsville, OH 44136	440-472-0900	Mon - Fri 8 am - 8 pm Sat - Sun 9 am - 6 pm
QuickMED-Medina	955 N Court St Medina, OH 44256	330-616-3900	Mon - Fri 8 am - 8 pm Sat - Sun 9 am - 6 pm



Roles and Responsibilities Quick Reference Guide

Employer	<ul style="list-style-type: none"> • Helping the injured workers obtain medical services • Establishing a reporting procedure for employees to follow • Assisting the injured workers in completing in-house accident/incident report • Certifying or rejecting the claim • Staying in touch with the injured worker
	<ul style="list-style-type: none"> • All First Report of Injuries (FROIs), claims and medical bills should be directed to Minute Men OhioComp • Medical management • Utilization review • Paying health-care providers for their services • Education of injured workers, employers and health-care providers about HPP • Answering questions regarding medical bills • Answering questions regarding medical treatment • Coordinate return to work services.
Ohio BWC	<ul style="list-style-type: none"> • Assignment of claim numbers • Determination of allowed conditions • Paying compensation • Identification of fraud • Education of injured workers, employers and health care providers about HPP • Drug Reviews, Prescription Questions 1.888.796.3864
TPA (Third Party Administrators)	<ul style="list-style-type: none"> • Hearing Representation – TPA's are a party to the claim and available to attend hearings to represent employer • Claims administration assistance in determining compensation and ensuring timely resolution • Actuarial Analysis • Group Rating Programs
Injured Workers	<ul style="list-style-type: none"> • Reporting on the job accident to their employers promptly • Completing all claim related paperwork promptly and thoroughly • Keep employer and Minute Men OhioComp informed of recovery progress
Healthcare Providers	<ul style="list-style-type: none"> • Providing timely and appropriate treatment for the injured worker • Follow-up care and communication with the Minute Men OhioComp and employer regarding medical and work status • Offering health management services or programs for companies • Providing Physician Report of Work Ability

www.minutemenmco.com



MinuteMen OhioComp is a certified managed care organization serving employers and their injured workers throughout Ohio's 88 counties. We pride ourselves in providing cost-effective medical management services and exceptional customer service to more than 71,000 employers. Our emphasis is on aggressive claims management with a focus on a safe and speedy return to work.

We pride ourselves on our customer service. Contact us at any time with questions or concerns regarding:

- Workers' Compensation
- Claims & claims processes
- Policy Information
- Discount Programs
- Safety, OSHA & loss prevention inquiries

Call 1-888-644-6266 or 216-426-0646 to speak to a Regional Manager.

Someone will return your call within 24 hours to assist you with your needs.

Cleveland Office

MinuteMen OhioComp
3740 Carnegie Ave., Suite B200
Cleveland, OH 44115

Mansfield Office

MinuteMen OhioComp
1495 W. Longview Ave., Suite 202
Mansfield, OH 44906

Piqua Office

MinuteMen OhioComp
322 West Water Street
Piqua, OH 45356

1-888-644-6266



Workers' Compensation Acronyms

AG	Attorney General
AWW	Average Weekly Wage
ADR	Alternative Dispute Resolution
BWC	Bureau of Workers' Compensation
CS	Claim Specialist
DFSP	Drug Free Safety Program
DHO	District Hearing Officer (1 st level)
DOH	Date of Hire
DOI	Date of Injury
EMR	Experience Modification Rate
EOD	Extent of Disability
EOR	Employer of Record
ESS	Employer Service Specialist (BWC)
FCE	Functional Capacity Evaluation
FROI	First Report of Injury
IC	Industrial Commission
IME	Independent Medical Examination
IW	Injured Worker
LDW	Last Day Worked
LM	Living Maintenance
LPN	Licensed Practical Nurse
MCO	Managed Care Organization
MMI	Maximum Medical Improvement
NWWL	Non-Working Wage Loss
OSHA	Occupational Safety and Health Administration
POR	Physician of Record
PPD	Permanent Partial Disability
PT	Physical Therapy
PTD	Permanent Total Disability
RN	Registered Nurse
RTW	Return to Work
SHO	Staff Hearing Officer (2 nd level)
TPA	Third Party Administrator
TTD/TT	Temporary Total Disability
TW/LD	Transitional Work/Light Duty
VSSR	Violation of a Specific Safety Requirement
WWL	Working Wage Loss

BWC FREQUENTLY USED FORMS:

C9	Request for medical service/additional condition
C-23	Notice to change physician of record.
C-55	Salary continuation agreement
C-86	Motion
C-84	Request for temporary total compensation.
C-92	Application for determination of % PPD
MEDC014	Physicians report of work ability.



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Discussion & Questions





Thank You!

