

July 1 marks a new BIAW ROII Program plan year

■ Tips on how you can maximize your ROII refund

The 2004-05 BIAW Return on Industrial Insurance (ROII) program year is underway and this year 5,353 BIAW members showed their commitment to keeping workers' compensation costs down by maintaining a safe work site and containing claims costs of injured workers.

Each year BIAW mails a packet to every new and returning ROII member. In that packet is valuable information that should be shared with your company's management personnel and the designated claim contact person. The packet provides information and forms that have proven to be effective tools in containing claim costs.

If you have questions about any of the materials, please contact your BIAW Claim Specialist (see chart).

If you misplace or need more forms, they can be downloaded from the BIAW website at www.BIAW.com. Simply click on Downloads, choose either Return to Work or Claims Packet, and click on Print. Or, call BIAW at 800-228-4229 to have a replacement packet mailed to you.

Designate a Claims Contact Person

To facilitate proper handling of claims, one office person should be designated to oversee all paperwork and communication between the injured worker, management, doctor and the BIAW Claim Specialist. At the first sign of an on-the-job injury, a file should be created for the injured worker.

This file should include memorialized conversations, written communications and documents received from the involved parties. Be sure to note each entry by date and time and who is making the entry. The file can also include upcoming doctor appointments; reminder dates for responses to requests, and notes from conversations with other employees or contacts that will help in monitoring the injured worker's progress.

Keep the file current through claim closure.

If there is a question on the claims' validity, be sure to include witness statements provided by co-workers, managers, supervisors, or others with information regarding the worker and the alleged injury.

Know Your Procedures Packet

The *Procedures Packet* consists of forms for documenting an accident and are designed to meet the state Department of Labor & Industries' (L&I) requirement that all communications regarding a claim be documented in writing.

The forms allow the employer to obtain ongoing medical information until the injured worker is released to return to work. If, however, the claimant is not able to return to the job of injury within a short time after the accident then the information found in the *Implementing a Return to Work Booklet* should be used.

Use the *Implementing a Return to Work Booklet*

The *Implementing a Return to Work Booklet* was designed to meet L&I's guidelines for offering a modified or light duty job. Employers should use the letter and forms with the wording as is, but if you want to add or remove information in the letters or forms, be sure to contact your BIAW Claim Specialist to review what you want to change. Many protests to ongoing time loss have been lost due to an employer taking out important points in the job offer letter.

And again, everything must be in writing. If a worker declines a written light duty job offer, L&I will terminate time loss benefits. However, L&I will not terminate time loss benefits if the worker declines a verbal offer.



BIAW Claims Staff (bottom row, l to r): Elena Leon-Guerrero, Chloe Kaufman, Diana Moreno; (top row, l to r): Judy Blair, Eve Griffith, Teresa Sheldon, Michele Winery, Debbie Volponi.

Keep a Job Analysis Handy

Another extremely effective way to contain costs is to have on hand job analysis' (JA) of all the jobs your employees perform, as well as JA of one or more light duty jobs.

Not sure how to go about creating a JA? If you have ever had an employee injured on the job who has been referred to vocational services, you've got your JA. When an injured worker is referred to vocation services, the counselor will write up a JA for his/her job of injury. Instead of keeping the JA in the claimant's file, make a copy and have it on hand in a general JA file. The same thing for any light duty JAs that are written up by the vocational counselor.

When an employee has been injured you can cut to the chase by providing the doctor with a copy of the job of injury JA and at least one light duty JA. When the doctor reviews those JA's, he or she might release the worker to return to work before any time loss benefits have time to kick in. (There is a three day waiting period from the date of injury until the date time loss is paid). Even if

[See CLAIMS on page 11](#)



CLAIMS from page 10

you can't get the JA's to the doctor immediately after the injury, the sooner you provide them to the doctor the better.

If you don't have any JA's available through prior claims, you can hire a vocational counseling firm or request a representative from L&I's employer services section to write them up for you.

Use Your BIAW Claim Specialist

The BIAW Claim Specialist assigned to manage claims for your company is your best resource for closing claims in a timely and efficient manner and controlling claims costs. Do not hesitate to contact your BIAW Claim Specialist with any questions or concerns about the workers' compensation process or a specific claim.


However, as an employer you may have information not always available to your BIAW Claim Specialist or L&I. Knowledge of a claimants' prior injuries, off-the-job inju-

ries, their work for other employers or the fact they are working while collecting time loss benefits should be shared with your Claim Specialist. Reporting this information can prompt an investigation that may help bring the claim to closure, or even result in an order for fraud.

The Bottom Line

The bottom line is reducing time loss benefits collected by injured workers will help your bottom line. Time loss benefits have the most impact on employer's workers' compensation rates—the more your injured workers collect, the more your company loses.

ROII members who concentrate on returning injured workers back to work as soon as possible reap dual benefits—their rates go down and their refunds go up.

As always your BIAW Claim Specialist can assist you with any questions regarding workers' compensation claims filed against your company. 

BIAW Claim Specialist Guide

Below is a handy guide of the BIAW Claim Specialists. Please call BIAW at 800-228-4229 to contact your Claim Specialist.

Company Name Begins With	Claim Specialist
A, B	Judy Blair
C, D, X, Y	Debbie Volponi
E, N, U, V, W	Chloe Kaufman
F, G, H, I, J	Teresa Sheldon
K, Q, S, Z, #'s	Eve Griffith
L, M, P	Elena Leon-Guerrero
O, R, T	Michele Whinery
ROII Select Employers	Diana Moreno

