

Controlling workers' comp costs—the devil is in the details

Congratulations to all BIAW Return on Industrial Insurance (ROII) participants who received their retrospective rating refund checks this summer. Even with the hefty refunds, however, employers must remain vigilant to stay one step ahead of Washington's liberal workers' compensation system.

BIAW Claim Specialists receive many calls from members who are fed up with the costs of workers' compensation claims and how those claims impact their rates and retro refunds. Even employers who follow all of BIAW's cost-cutting suggestions—screening new hires, using Quick Check, maintaining safe work sites, offering light duty work if a lost-time injury occurs, paying injured workers their regular wages through a Kept on Salary program, and the many other strategies for containing losses—can still become frustrated with the system.

BIAW members who receive a refund from the BIAW ROII program, and the corresponding benefit of lower workers' comp rates, will be the first to tell you it takes commitment—from top management down—to contain losses. From implementing good hiring practices, to seeing a workers' compensation claim through to conclusion, BIAW has resources available for you and your loss control staff. Following are time tested suggestions, along with resources available from BIAW, that will make a difference to your business' bottom line.

Check New Hire References

Every employers' hiring practices should include requiring a complete job application with prior employers and a list of references. When considering an applicant for hire, actually call the references and past employers to ask: "Would you hire this person?" If the answers are overwhelmingly "no," or even vague and less than enthusiastic, be warned. Another tool to use—BIAW QuickCheck is a powerful program that will alert you to any crimi-

nal charges involving the applicant. Access BIAW QuickCheck at www.BIAW.com.

Safety First

Providing a safe work site is paramount to avoiding injuries. BIAW provides assistance through Field Safety Representative Donovan Quebedeaux. One visit from Donovan to your jobsite and you'll know exactly what you are doing right, and where you need to improve. This service is offered free to all BIAW ROII members. Call Donovan today at 800-228-4229 to schedule your free, on-site visit.

Put It In Writing

Policies outlining the steps for personnel to follow if an injury does occur should be included in all employee handbooks and company policy and safety manuals. The BIAW ROII Claims Procedure Packet contains a helpful guide entitled *Responsibilities of the Employer, Employee, Attending Physician, and BIAW* which can be used in the handbook and manuals.

Be A Stickler for Procedure

When an injury occurs, the site supervisor should follow procedure for investigating the accident and provide the return to work paperwork to the injured worker and the doctor. The BIAW Claim Procedures Packet and Implementing a Return to Work Program booklet provided to all ROII members are invaluable resources containing instructions, forms, and sample letters. BIAW provides further assistance through full-time Loss Control Field Representative Frank Romero. Frank will help you with setting up a light duty/return to work program, complete with job analysis' for regular jobs and light duty jobs.

Weigh All the Options

Consider a Kept on Salary (KOS) policy that pays the injured worker full wages dur-

ing the return to work process. During the time it takes to have all of the paperwork processed with the doctor and a written job offer communicated to the injured worker to return to light duty work, you can avoid time loss costs being charged to your workers' comp account by paying full wages to the worker. Expect 30 days/6 weeks to get the employee back to work, but you can set your own time frames to pay less or more days (unless your company is enrolled in the ROII Select program, then you are required to pay KOS for a minimum of 30 work days). More information on Kept on Salary is contained in the BIAW Claims Procedure Packet and on the BIAW website.

Use Your BIAW Claim Specialist

Alert your BIAW Claim Specialist to any activity the injured worker is engaging in that is contrary to the doctor's orders. Your Claim Specialist will work with you to follow-up with the doctor's office and contact the L&I claim manager. Also, consider hiring a private investigator to check on the injured worker's activities outside of work.

Don't Cut Paperwork Corners

Document everything. From the date of injury all the way through to claim closure, keep a file with notes of all conversations, copies of all documents received from the injured worker, the doctor, L&I, BIAW, other employees, etc. It's critical to have everything in writing in case a protest is filed by you or the injured worker. L&I admittedly "construes liberally" on the side of the injured worker—the more proof you have to defend your position, the better the chances are of prevailing in an appeal.

If you have questions during a workers' comp claim, utilize the resources available to from BIAW. Any questions about the process can be addressed by your Claim Specialist by calling 800-228-4229. 

