

What does a BIAW Claim Specialist do for you?

Marketing for the BIAW Return on Industrial Insurance (ROII) program is an ongoing process. Every year BIAW Marketing Representatives contact employers who could benefit from BIAW's most popular program. The two most common questions they field from prospective members are: 1) What can the employer expect in claims assistance? 2) How does BIAW measure success of the ROII program?

A BIAW Claim Specialist Working 24/7 For Every ROII Employer

The BIAW ROII program employs eight full-time claim specialists and three claim support staff. Every ROII member company is assigned to one BIAW Claim Specialist upon whom the company can depend to assist with all aspects of a workers' compensation claim.

BIAW's philosophy is to work in partnership with the member employer to manage claims proactively with professionalism and consideration for all parties involved. Employers should expect regular communication with their BIAW Claim Specialist to ensure expeditious claim resolution.

As soon as the BIAW Claim Specialist is notified by either the employer or the Department of Labor & Industries (L&I) that a claim has been filed, a file is created in the BIAW database. The Claim Specialist works with the ROII member and L&I to ensure all information on the claim form is accurate. The Claims Specialist will verify the wages, dates, and any other information reported by both the employer and the claimant are consistent.

The BIAW Claim Specialist becomes the de facto representative of the ROII employer throughout a claim. The Claim Specialist will contact L&I on behalf of the employer, and all correspondence from L&I regarding the workers' compensation claim is sent directly to the Claim Specialist. After the Claim Specialist has reviewed the documents, they are forwarded within 1-3 days to the ROII

employer. Employers receive the original, not a copy, so copious record keeping is encouraged.

The BIAW Claim Specialist will monitor the claim on a regular basis every 30/90/120 days, depending whether it's a time loss or medical only claim. Medical payments are reviewed to ensure they are paid for only the accepted conditions and treatment is not excessive or palliative. Time loss payments are reviewed to ensure the worker is not overpaid (typically because the calculation for the benefit rate is too high or the claimant was paid for days not certified by the doctor to be off work.)

The BIAW Claim Specialist will contact the employer to address any discrepancy or questionable decision on L&I's part. If there is a question about claim allowance, for instance, the Claim Specialist will call the employer to discuss the problem and request the documentation necessary to support a protest.

The BIAW Claim Specialist will work closely with the employer to implement a light duty return to work program and notify L&I of the outcome. If there are too many barriers to returning a claimant to light duty work (i.e. uncooperative doctor or claimant) the Claim Specialist will request L&I assign a vocational counselor to assist with the effort. The Claims Specialist will maintain contact on a regular basis with the vocational counselor.

The BIAW Claim Specialist monitors all claims to closure, and diligently reviews any reopening applications. BIAW is electronically linked to L&I's Claim and Account Center, which allows the BIAW Claim Specialist to review most of the same screens the L&I claim managers and policy managers access. The Claim Specialist is also able to view all of the documents L&I has received on a claim on L&I's imaging system.

As if all this help weren't enough, BIAW Claim Specialists have fostered an outstanding rapport with L&I claim managers and

policy managers, which is helpful in resolving issues that might otherwise end up before the Board of Industrial Insurance Appeals. But if a claim does end up before the Board, the Claim Specialist serves as the employer's lay representative. BIAW's Claim Specialists have many years of experience working with Board of Appeals mediation judges, Office of the Attorney General Assistant AG's and the paralegal staff. Claimant attorneys around the state consider BIAW Claim Specialists to be formidable foes.

Case reserves on mature claims play a big role in rates and retrospective rating refunds. The BIAW Claim Specialist reviews all claims for accurate case reserves and works with L&I's case reserving section to ensure that if there are excessive reserves, the file is re-reviewed to reduce the reserve.

The BIAW Claim Specialist forwards all monthly Firm Statements of Awards to every ROII employer. They also forward copies of the Quarterly Composite Claim Reports generated by L&I's Retrospective Rating program. The Claim Specialist can answer any questions the employer has about these reports.

What Does ROII Success Mean?

Success of the ROII program is obviously measured by numbers. Each plan year is adjusted by L&I once a year for three years. Historically, by the first adjustment, 92% of claims filed in that plan year are closed, by that plan year's second adjustment 97% of the claims are closed, and by the third and final adjustment 98.5% of claims are closed.

Of course the more important measurement of success is the fact that thousands of satisfied ROII member employers receive refund checks every year. With an average 25% refund on premiums, BIAW's ROII program is the highest ranking retrospective rating group in the state.

If you are not a member of BIAW's ROII program and would like to enroll, call Lara Hastings at 800-228-4229. If you are a current ROII member and have questions or concerns, contact your BIAW Claim Specialist. 

