

A new ROII year and a new chance to increase your ROII refund

The 2005-06 retrospective rating year is underway. In June 5,517 acceptance letters, *Procedure Packets* and *Implementing a Return to Work Program* booklets were mailed to new and returning participants in BIAW's

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retrospective ratings program, Return on Industrial Insurance (ROII).

Please share this BIAW ROII information with your company's management personnel and designated workers' compensation claim contact person. The ROII information and forms provided by BIAW are effective tools in containing claim costs.

Procedure Packet

The *Procedure Packet* consists of forms for documenting an on-the-job accident and allowing the employer to obtain ongoing medical information until the injured worker is released to return to work.

Experience has proven that when the forms in the *Procedure Packet* are used, the injured worker is typically returned to work quicker. 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.

Implementing a Return to Work

The *Implementing a Return to Work* booklet was designed to help BIAW ROII members meet the state Department of Labor & Industries' (L&I) guidelines for offering a modified or light duty job to an injured worker.

Employers should use the forms with the wording as is, but if you want to modify the letters or forms in the booklet, contact your BIAW Claim Specialist to review what you want to change and why you want the changes. Many appeals to ongoing time loss benefits for injured workers have been lost due to an employer taking out important points in the job offer letter provided by BIAW without first consulting with their BIAW Claim Specialist.

An important part of controlling claims costs is returning the injured worker back to work as soon as possible. Having regular duty and light duty job analyses (JA) on hand speeds up that process.

Providing the injured workers' doctor with job descriptions for the job at the time of injury and one or more light duty jobs at the first office visit impresses upon the doc-

tor that your company is serious about keeping your employees in the work force.

When an employee is injured, immediately provide the doctor with a copy of the job of injury JA and at least one Light Duty JA. When the doctor reviews those JAs, he/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). If you can't get the JAs to the doctor immediately after the injury, the sooner you provide them to the doctor the better.

Keep any JAs that have been written for your company on prior claims in a general file. If you don't have any JAs 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.

BIAW Claim Specialists

Find your claim specialist using the first letter of your company's name:

<i>If Your Company Name Begins With</i>	<i>Your BIAW Claims Specialist Is</i>
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 Wright
L,M,P	Elena Leon-Guerrero
O,R,T	Michele Whinery
Select Co's	Diana Moreno

Maximize Your Refund

Indemnity or time loss benefits have the most impact on an employer's workers' compensation rates. BIAW ROII members who have concentrated on returning injured workers back to work as soon as possible have consistently realized rate reductions and increased ROII refunds. When you receive your ROII refund, keep in mind your refund could be even higher if your company aggressively pursues light duty work releases.

Additional ROII packets are available by calling Jane Koerner at 800-228-4229 or by going online to www.biaw.com. Click on the *BIAW Programs* link and go to ROII. As always, your BIAW Claim Specialist can assist you with any questions regarding workers' compensation claims filed against your company. Please call your assigned BIAW Claim Specialist at 800-228-4229 for assistance. 

