Questions Answered in 2014 Edition of
Your Ultimate Guide to Mastering Workers' Comp Costs

Chapter 1: Workers’ Compensation Basics
This chapter will help you answer these questions:
Can you define the purpose of workers’ compensation?
Do you know who pays for workers’ comp?
Can you identify the seven main parties involved in the program?
What are the five benefits to the employer?
Why you need to know 10 differences between an employee and an independent contractor?
What are four types of benefits paid to injured workers?
Can you distinguish between the various types of covered injuries?
How is a work-related injury defined?
What is the difference between aggravation and exacerbation of claims?
Do you know the difference between statutory coverage and employer’s liability coverage?
How does Federal Employee’s Compensation differ?
There are six ways losses are categorized. Do you know them?
How are losses reported?
What is meant by “mod” and how does it affect your premium?
Can you name the 13 types of insurance structures?

Chapter 2: Fundamentals of Cost Containment
This chapter will help you answer these questions:
What are the main two reasons workers compensation costs are high?
What is a Disability Certificate and what eight types of information must it include.
What are the eight properties of the Work Ability Form?
Do you know how to calculate your workers’ comp costs?
Do you know how much in Sales it takes to cover workers compensation?
Do you know how to calculate how much transitional duty saves?
Can you describe external obstacles to cost control?
Do you know the four internal obstacles to cost control?

Chapter 3: Training and Building Commitment
This chapter will help you answer these questions:
What are the four steps needed to implement a workers’ comp program?
Do you know how to use an Implementation Timetable and Facilitator’s Training Agenda?
Who are the two key groups involved in program implementation? What are their roles?
Do you know the four best types of employee communication tools?
What are the six elements of your message to employees?
Chapter 4: Injury Management Best Practices Roles and Responsibilities
This chapter will help you answer these questions:
Who is the pivotal implementer of a workers comp cost containment program?
Do you know the three major responsibilities of the injury coordinator?
What forms does the injury coordinator need?
What are the tasks of each of the following and what forms do they use?
   1. Employee
   2. Supervisor
   3. Middle Manager
   4. Risk Manager
   5. Medical Director
   6. Senior Management
Why is the role of the Special Investigation Unit Director important?
How does the Legal Department fit into your company’s injury management best practices?

Chapter 5: Reporting the Claim
This chapter will help you answer these questions:
What is the optimum time period for reporting all claims?
What are the four reporting procedure options?
How is injury triage used to insure employees receive appropriate treatment?
How is the Employer’s First Report of Injury completed?
What five pieces of information must be included on the FROI?
Why is it important to complete all information in the FROI?

Chapter 6: Post-Injury Response Procedure
This chapter will help you answer these questions:
Why is a post-injury guideline procedures needed?
Do you know your companies post injury response?
Why does an employer need a visible, well-written post-injury response tool?
What are the six summary steps of a post-injury response procedure?

Chapter 7: Communication with Employees
This chapter will help you answer these questions:
What are the differences between proactive and reactive communication?
Do you know the elements of both formal and informal communication?
Why is it important to have an employee brochure?
What are the three most important measures to take to stay in contact with injured workers?
Do you know why it is important to send get-well cards to an injured employee?
Chapter 8: Working with Your Insurance Adjusters or TPA
This chapter will help you answer these questions:
What is the difference between a third-party adjuster (TPA) and an insurance claims adjuster?
Do you know the 17 skill sets to look for when selecting a TPA?
What are the five steps to take before meeting with your TPA?
Does your company have Account Handling Instructions? How are they used?
Do you know how reserves are calculated?
How does your adjuster initiate and use a Plan of Action (POA)?
What is the difference between initial and subsequent POAs?
TPAs are evaluated using eight steps – what are they?
Why is it critical to have medical management quality reviews?
Do you know how to request a file audit and file review?
How is claim leakage controlled?

Chapter 9: Safety and Loss Control
This chapter will help you answer these questions:
What is the one key element in an effective safety program?
What are the necessary steps your company must take when putting a safety committee together?
Why is it important to have written safety policies and procedures?
What are the effective ways to use safety awareness posters and recognition and incentive programs?
Do you know the four techniques to use when screening prospective employees?

Chapter 10 Wellness Programs
This chapter will help you answer these questions:
What are the benefits of having a wellness program in the workplace?
What are the negative aspects of NOT having a wellness program?
What are the five most popular employer implemented wellness programs?
Why is proactive planning and implementation the key to successful wellness programs:

Chapter 11: Return to Work and Transitional Duty
This chapter will help you answer these questions:
Does your company have a transitional duty policy (TD)?
What are the eleven elements of a transitional duty policy?
How do you measure the effectiveness of your return-to-work programs?
What are the nine characteristics of transitional duty assignments?
How do estimating injury duration, co-morbid conditions, and medical treatment guidelines effect cost savings of returning workers to work in modified duty?
There are four types of transitional duty. What are they?
Do you know how to use the transitional duty checklist?
Does your employer use a job bank to identify transitional duty jobs?
How do overlapping benefits cause disincentives to return to work?
Is the company aware of the complexities of the American with Disabilities Act (ADA)
How should your company work with unions – six important steps to take?
Chapter 12: Other Indemnity and Cost Containment Methods
This chapter will help you answer these questions:
What are the six services often used to reduce indemnity costs?
Does your company have a layoff plan?
What are the 12 steps to take before a planned layoff?

Chapter 13: Directing Medical Care
This chapter will help you answer these questions:
Why is it important to gain the cooperation of medical providers?
What are the seven types of medical doctors?
When selecting a company physician, what 10 criteria will you look for?
What are the 11 reasons NOT to select a doctor?
What types of information do you need from the treating physician?
What are the advantages of creating a medical provider network (MPN)?
How is the state of California's MPN different?

Chapter 14: Medical Cost Containment
This chapter will help you answer these questions:
Do you know the definition of medical cost control and why it is used?
What are the 14 available cost containment services?
Are you aware of the fee structure of various cost containment services?
What is the Utilization Review Accreditation Commission and how is it used?

Chapter 15: Fighting Fraud and Abuse
This chapter will help you answer these questions:
Do you know how to determine the appropriate length of REAL MEDICAL disability?
Does your company TAKE CHARGE of the injury process immediately after the injury – or are employees in charge?
Do you know the seven reasons to investigate a workers’ comp claim?
Do your supervisors know the red flags of fraud?
Are you using all six types of investigation?
Do you know the four times never to use investigation?
Are your adjusters able to identify medical terminology that signifies malingering?

Chapter 16: Rehabilitating the Injured Employee
This chapter will help you answer these questions:
Can you distinguish between physical therapy, physical rehabilitation, occupational therapy, and vocational therapy?
Do you know how to measure outcomes for these four therapies?
Do you know the roles performed by each type of therapist in each area?
How does each of these four modalities benefit injured workers and bring them back to work sooner rather than later?
Why should your company have a solid rehabilitation program?
Chapter 17: Managing Prescription Drug Use and Abuse
This chapter will help you answer these questions:
Do you know the **main component** missed by risk managers in Pharmacy Benefit Management (PBM)?
Do you know the **six reasons** to use a pharmacy benefit management?
Does your PBM program have both **prospective and retrospective** elements?
Are you implementing the eight **PROACTIVE Drug Management Techniques**?
Does your company know the **THREE PROBLEMS** with **narcotics for pain control** and take preventative steps?
Can your company **properly review** the drug management program of your third-party administrator or insurance carrier?
Can you identify the **key selection criteria** for a PBM?
Do your supervisors know the **red flags** of drug abuse?

Chapter 18: Claims Resolution and Settlement
This chapter will help you answer these questions:
Do you know **when and how** to settle workers’ compensation claims?
Are you aware of the **complex issues to consider before, during, and after** a claim is settled?
Why is **settlement of future medical costs** recommended?
How can a company obtain **fair disability/impairment ratings**?
How can an **impairment rating be challenged**?
What is the employer’s obligation to **Social Security Medicare set-asides**?
Do you know why structured settlements are an excellent way to settle a claim?
Do you know when to use mediation

Chapter 19: Federal Employees Compensation Act
This chapter will help you answer these questions:
Who pays for federal workers’ compensation claims?
What are the **differences** between federal and private sectors work comp?
What **elements** are considered for **transitional duty before** maximum medical improvement is reached?
What **elements** are considered for **alternative employment after** maximum medical improvement is reached?