

Risk Management Strategies For Managing The Impact of Employee Injuries

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Injury Facts

- OSHA reports each year that 6 out of every 100 employees will be seriously injured at work.
- Add minor cuts, abrasions and soft tissue injuries and that number increases to almost 24 out of 100 or even higher.
- Each one of these injuries is an opportunity to develop an OSHA recordable incident, an insurance claim and an unsatisfied employee.

How do employee injuries impact your business?

- Cost

- Insurance
- Legal



- Client Perception and Reputation

- Safety Performance



- Employee Perception/Satisfaction

- Am I important to my employer?



What is “Injury Management?”

Injury Management is the process used by your company to control the impact of employee injuries to your company:

Pre Injury -Those things you do before injuries occur

Setting up the system

**Post Injury-The things you do after an injury occurs
Following the system**

Why is Injury Management Important?

- Effects your OSHA RIR and Lost Time Rates
- Effects your Experience Modification Rate
- Drives safety program results
- Effects your ability to get work
- Effects customer safety perception of your company
- Effects the perception of your employees

Injury Management Best Practices

- Pre-Screen and Assess Medical Providers
- Develop a “Provider Treatment Protocol” to guide Medical Providers
- Provide a compassionate option to offsite ER or Medical Providers such as 24-7 Nurse Triage
- Develop an “Authorization for Treatment Form” to be used with Medical Providers
- Establish expectations with medical providers for case closure
- Communicate with the injured employee often
- Work with the employee’s state of mind, not just the physical injury
- Establish employee expectations for following the treatment protocol
- Continual Review of cases for potential “red flags”
- Document Patient Progress and Case Closure

Employees Win- Employer Wins

Effects of an Ineffective Injury Management System

- OSHA RIR Misrepresented (higher than it should be)
- EMR Insurance cost higher (you are penalized for 4 years for insurance claims)
- Safety Program Scrutiny
- Unsatisfied Employees (malinger WC claims and seek legal advice)
- Missed Project Opportunities

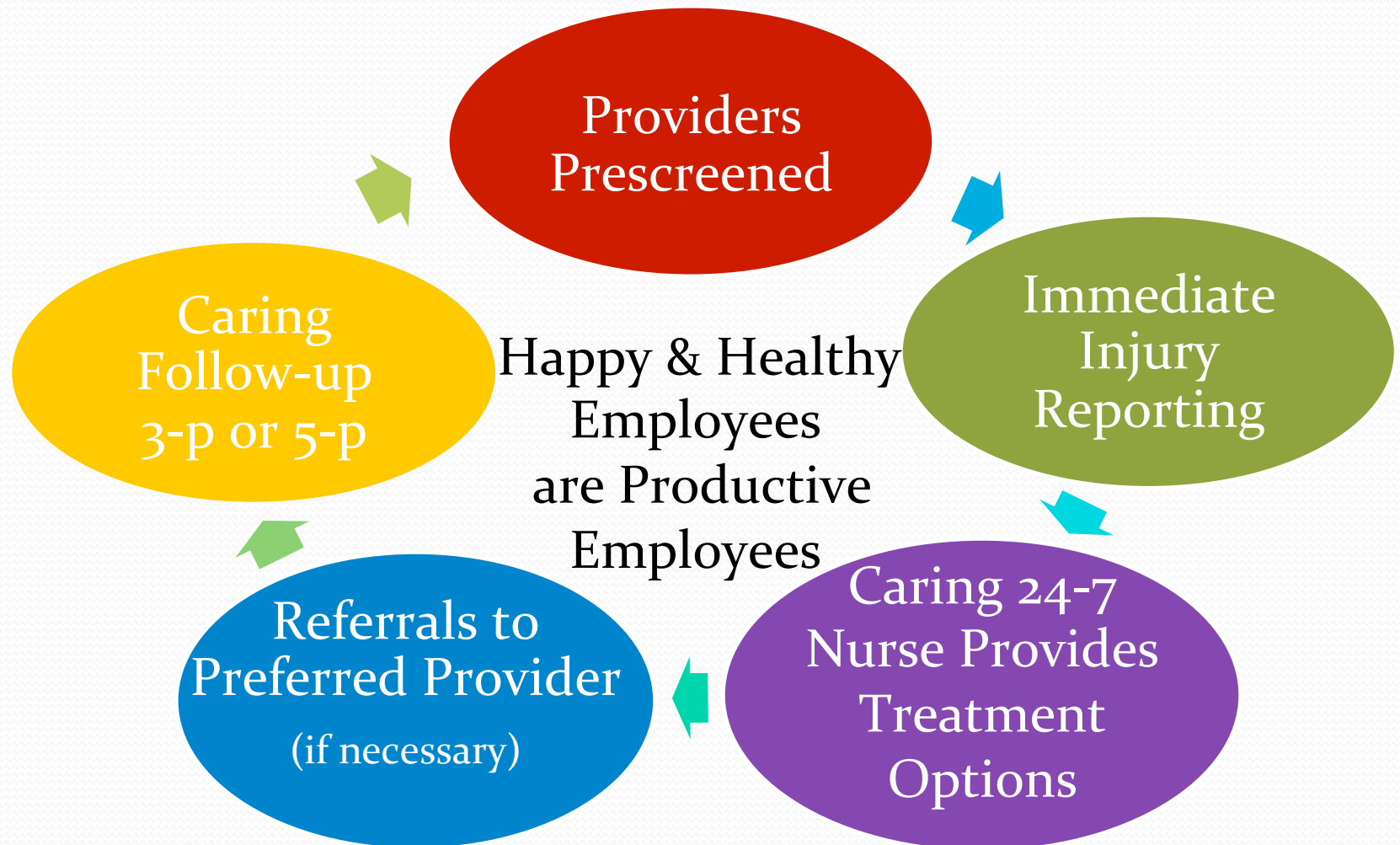
Common Injury Management Mistakes

- Sending everyone to ER or a panel medical provider
- Using unscreened medical providers
- Relying solely on the PPO list provided by your insurer
- Using supervisors to manage employee injuries
- Using the insurance company to manage injuries (insurance adjusters manage claim payment not injuries)
- Sending injured employees to a medical provider alone
- Not having a transitional duty program

Effects of Quality Injury Management

- Better Injury Data
- Reduced OSHA RIR
- Fewer claims filed with insurance carrier
- Reduced EMR
- Lower Insurance Cost (year over year)
- Positive Safety Indicators
- More Satisfied Employees
- More opportunities to grow the Company

How Injury Management Works



Employer Benefits of 24-7 Telephonic Nursing Triage

- Screens Medical Providers
- Provides Caring approach with Injured Employees
- Provides 24/7 Triage and Response
- Provides first aid options
- Keeps first aid cases as first aid cases
- Intervenes and Coordinates with medical providers
- Provides set up and follow up on provider appointments
- Provides Medical Professional to Medical Professional Communication
- Documents improvement and ultimately case closure

Benefits to the Injured Employee

- Immediate access to a health care professional within minutes of the injury – 24 hours a day
- A licensed registered nurse to be a partner to help through an uncertain situation – days, nights, and weekends
- Someone who understands the complicated medical system and can help guide patients through it
- Access to the highest quality physicians
- If necessary, primary care provided by a specialist
- Preferred appointment times

The result is that injured employees recover faster and can return to their normal jobs sooner.

Typical Results of An Effective Injury Management System

- 50% reduction in Recordable Incidence Rate
- 66% reduction in frequency of WC Insurance Claims (by keeping First Aid cases as First Aid Cases)
- Year over year reduction of EMR (by reducing frequency of WC claims)
- Elimination of Lost Time (by providing return to work options and expectations)
- Elimination of Litigated WC Claims (by providing compassionate care and improving employee satisfaction with the healing process)

Remember:

- *Your company and processes are perfectly designed for the results you are getting!*



AXIS Risk Services

*Providing Innovative Solutions in a World of Risk
Risk Management/Safety/Loss Control/Claims*

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