Workers' Compensation Coverage Best Practice Summary

MIIA Risk Management

Best Practice	Rewards Credit	Formal Guidelines	Training	Notes
Pre-employment Practices	No	Yes	HR Sentry/ Enqurion MIIA RM Rep	This policy should prevent the hiring of candidates that are not qualified for the position and its requirements, which may lead to a WC injury and claim. These practices should include background checks with prior employers, substance abuse testing and physicals. Physicals should be conducted by an Occupational Health Center who can test whether the candidate has the capacity to physically fulfill the job requirements. Detailed job descriptions should be provided to the Occ. Health Center (i.e., lift 50lbs., climb a ladder, etc.).
Timely Claim Reporting, Management Follow-up & Tracking	No	Yes*	Webinar/ Onsite Training from WC Adjuster	Controls or reduces delays which may escalate the financial exposure of the claim reserve. Additionally, delay in reporting a claim will result in untreated injuries and also lead to an uncorrected exposure that may injure other employees. Tracking assists with developing a trend analysis, which facilitates in analyzing frequency and severity, both of which may lead to lost time claims. (* See MIIA Claims Adjuster for guidelines.)
Medical and Pharmaceutical Vendor Channeling	No	Yes	Bulletin	Reduces costs by channeling and utilizing pre-chosen Occupational Health Centers, MIIA Medical Case Management (Windham Group) and Pharmaceutical Management (Windham Group/mymatrix). Guidelines-bulletin only.
Risk Management Committee	Yes	No	Webinars & MIIA RM Reps	This committee should be comprised of Dept. Heads and heavily supported by upper management. They should meet quarterly to review claims, near misses and other risk related items to develop and implement corrective actions, which include policy and procedural changes. Also, decide where refresher training is needed.
Return to Work/ Light-Modified Duty	No	Yes*	Webinars, Seminars and Claims Adjuster Meetings	Develop and implement a light duty/return to work policy and procedure. The procedure should include selecting an industrial clinic, providing the clinic with an outline of light work duties available to injured personnel (including written job descriptions) and a tour of the facility. These elements will allow an attending physician to return an injured employee to work, based on the physical restrictions of the injury and injury diagnosis. Additionally, in order to ensure that control is maintained over lost work time, all injured personnel should be contacted at least weekly by the human resources department to relay the member's concern regarding their well being. (* See MIIA Claims Adjuster for guidelines.)

continued

Workers' Compensation Coverage Best Practice Summary, *continued*

Best Practice	Rewards Credit	Formal Guidelines	Training	Notes
Safety Program and Trainings	Yes	Yes	Webinars, Seminars & MIIA RM Reps	A written safety program provides direction and establishes accountability for safety at each operating location. This includes specialized safety protocols, formalized training, incident reporting, supervisor accountability, disciplinary action and increases safety awareness. Eligible for grant support.
Accident Investigations	Yes	Yes	Webinars & MIIA RM Reps	An accident investigation report procedure documents any accident that results in an employee injury. The procedure should require that the injured employee's immediate supervisor complete the investigation by the end of the shift on which the incident occurs. Additionally, the procedure should provide for review of the investigation by management and documentation of corrective action taken to prevent recurrence of similar incidents. Refresher training should be mandatory.