WORKERS' COMPENSATION

Executive Forum RECAP

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CHASE PARK PLAZA HOTEL
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MAY 29-30, 2013
SIIA held its annual Workers’ Compensation Executive Forum May 29-30 at the Chase Park Plaza Hotel in St. Louis, Missouri. One of the prevailing themes of the conference was the importance of medical treatment and cost, specifically how significant selecting the right doctor is in the process of treating an injured worker.

The first session “Good, Bad and Ugly,” was a panel discussion with Michael Banahan, J.D., Senior Partner, Defense Attorney, Evans and Dixon, James Coyle, M.D., Spinal Orthopedic Surgeon, Lyndon Gross, M.D., Ph.D., Orthopedic Surgeon, Patricia Hurford, M.D., Physical Medicine & Rehabilitation, Cheryl Kane, B.A., BJC Workers’ Compensation Administration, John Krause, M.D., Orthopedic Surgeon, and John J. Larsen, J.D., Plaintiff Attorney, Larsen & Hess. The group discussed several case scenarios depicting aspects of a workers’ compensation claim that most industry experts would view as a “Bad or Ugly” decision, report, medical evaluation, treatment, etc. They gave an overview on the “Bad or Ugly” scenario and discussed what should have been done (“The Good”).

“Excess Work Comp Carrier Claim Partnerships: Don’t just make a 911 call for a catastrophic claim, make them your new BFF” was a claims panel discussion with Mark Sidney, Vice President of Claims for Midwest Employers Casualty Company, Mitch Neuhaus, Vice President – Claims for Safety National, Mary Faith Green, AIC, AIC, Assistant Vice President- Senior Claims Consultant with Lockton Companies, and Lynn Rogers, RN, CCM, Area Manager II with Brodspire FCM that discussed strategies for claim managers to leverage their excess carrier partnership beyond the required claim reporting requirements. Approximately 90% of all excess Work Comp claims slowly develop over 5-10 years, and the panel showed how your excess carrier can help not only for catastrophic claims, but by identifying early strategies to utilize for claims that may have adverse loss development.

“Don’t Let Age Become a Statistic: What Every Employer Needs to Know About Older Employees and Loss Prevention” presented by Risk Innovator Award Winner Gary T. Anderberg, PhD, Practice Leader, Analytics and Outcomes, for Brodspire discussed how injury and cause of loss profiles change dramatically as employees become older. Where younger people have strain and overexertion injuries, older employees have slip, trip and fall injuries. Even the predominant causes of motor vehicle accidents change with age, and as accident frequency declines with age, severity increases. The session outlined how to develop age sensitive loss control, safety training, and career development programs, highlighting three specific case studies.

In “Let’s Talk Tornadoes - The Destruction and Recovery of Joplin,” Reba Snavely, the Former Director of Human Resources and Risk Management of the City of Joplin shared her experiences and personal photos from the days following the May 22, 2011 tornado that devastated the City of Joplin. She emphasized the importance of practicing emergency plans, and gave 5 lessons needed in recovery including effective communication, preparing yourself mentally, don’t forget your own, coordination and follow through.

One of the conference highlights was the session “Different Expert Perspectives on Opioids and Workers’ Compensation,” sponsored by PMSI. The session started with an individual telling the compelling story of how she became heavily dependent on opioids after a back injury and the affect it had on her life. The session continued with Marco Iglesias, M.D., Medical Director for Midwest Employers Casualty Company identifying opioids, discussing the scope of the problem and how we got to this point. He continued by detailing some of the adverse effects and
safety concerns with opioid dosages, the uses of opioids in chronic pain, and the concerns with necessity and effectiveness, and concluded his presentation with risk identification and mitigation.

“Is It Worth It to Construct and Maintain a WC PPO Network or Should Self Insurers Identify and Try to Avoid Cost Intensive Providers?” was sponsored by MedMetrics and presented by Edward J. Bernacki, M.D., MPH, Professor of Medicine, Director, Division of Occupational Medicine at Johns Hopkins University, School of Medicine and Executive Director, Health, Safety and Environment for The Johns Hopkins Health System and University. This session highlighted Workers Comp program leaders that have engaged strategies that drive improved total claim costs by engaging outcome based medical analytics, resulting in the reduction of total costs while providing high quality care and treatment for employees and achieving better total cost outcomes.

The conference concluded with several breakout sessions including: “Healthy Employees Mean Healthier Productivity” with Randy Gardner, 4G Biometrics, discussing how chronic diseases, such as diabetes, heart disease and obesity can affect your Workers’ Compensation program. Telehealth technology combined with the “human touch” can decrease your combined health and Work Comp costs, reduce absenteeism, and increase productivity.

“Taking Your Claims From Good to Great,” Mark Walls, Senior Vice President, WC Market Research Leader with Marsh USA, Inc. provided insight into the practices and innovations that can make a big impact on claims outcomes. Mr. Walls shared his opinion on the best practices on a number of claims handling functions and discussed some innovations that have the potential to make a huge impact on claims costs.

“Union Carve Out and other Unique Programs” with Donald McCully, Vice President Sales, Roundstone Management, Ltd and Marc R. Poulos, Executive Director and Counsel for Indiana, Illinois and Iowa Foundation for Fair Contracting discussed how in several states, unions have been collectively bargaining with management to employ carve out ADR programs. Some of these unions have even been agreeable in sharing in the cost of the program, citing one captive program. The speakers gave an overview of the history, operation, and success of these programs, and how these programs may be of even greater value to the self-insured employer.

“Tips and Tactics - A Guide to Executive Safety Management” with John Primozich, CSP, ARM, Loss Control Manager for The

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Builders Group of Minnesota and Terry S. Buckhout, Regional AVP Risk Control, Meadowbrook/TPA Associates explored what it takes from Top Management in order to initiate and lead an engaging and successful safety effort. They provided useful tips and tactics to make a more of an impact within the organization and make safety consistent from top to bottom.

“Self Insured Group Panel Discussion” with Terry Duke, AgComp Self Insurance Fund (SIF), David G. Johnson, Esq., Corporate Counsel of Self Insured Solutions, and Edward G. Wright, New York Lumbermen’s Insurance Trust Fund discussed their personal experiences and some of the biggest issues facing SIG’s today, including adverse loss development, competing in a changing market, surviving significant regulatory issues in New York and California, Joint and Several collection and board governance.

“Solutions are Plentiful, Leadership is Scarce” presented by Frank Pennachio, The WorkComp Advisory Group showed participants actions they can take immediately to improve the quality of care for injured employees, increase productivity, and reduce costs.

“What can Self-Insured Workers’ Comp Payers Learn from the Self-Insured Group Health World?” with Jennifer Christian, M.D., MPH, President of Welihood Corporation, David Iskowe, Founder and Chairman of EnableComp and Robert Jackson, COO of Stratose, Inc. was a panel discussion on the tremendous innovation taking place within the self-insured group health care marketplace, that has resulted in significant cost savings for plan sponsors. While workers’ comp programs differ from group health plans in many ways, there are numerous things workers’ compensation self-insurers can learn from their largely more sophisticated “cousins.” The panel identified key group health plan cost savings strategies that can be used to control the costs of workers’ compensation claims.

“Captive Insurance Strategies for Group Health Risks” presented by Donald McCully, Vice President Sales of Roundstone Management, Ltd gave an overview of how captive insurance can be used in conjunction with self-insured group health plans, both on an individual and group basis, to help control costs while allowing for more robust benefit offerings.

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