



Workers Compensation for Dummies!

AQUASM

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Workers Compensation Claims Management – What is it?

Who cares?

Why do we need it?

When does it start?

Where do the rules apply?

How do I get started?

What is Workers Compensation?

Insurance that is paid by the company for personal injury or death by accidents arising out of and in the course and scope of employment. Worker's compensation provides limited benefits to injured workers in the form of medical treatment, compensation for lost wages, and compensation for the loss or loss of use of parts of the body. If an employee dies in a workplace accident, the employee's dependents may become eligible to collect death benefits.

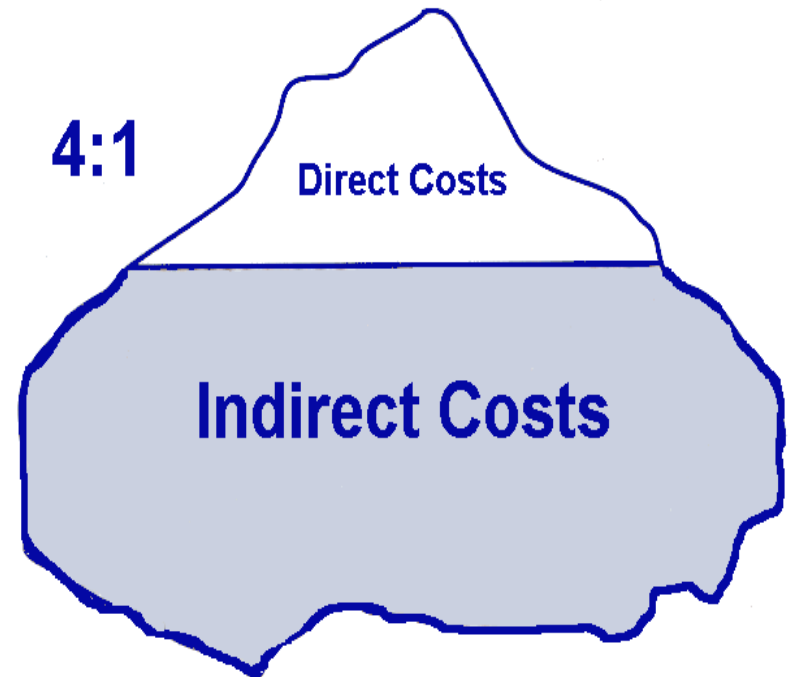
<http://www.prevent-it.ca/>

Who Cares?

- ✓ The Employer – Injury and Accident Investigation
- ✓ The Employee
- ✓ The Insurance Company
- ✓ Anyone else?

Business Impact of WC Claims

- Average Cost per Disabling Injury/Illness
–\$28,000
- Company X has 10 Disabling Injuries/year
–\$280,000 in Direct Costs
- Indirect + Direct Costs of these 10 Claims
–\$1.4 million
- At a 10% Profit Margin
–\$14 million in Sales....



Why do we need it?

- ✓ Insurance

- ✓ Lawyers

- ✓ Fraud - <http://www.helpstopfraud.org/PreventionCampaign/tabid/77/Default.aspx>

- ✓ Employee Benefits

When does it start?

- ✓ Immediately
- ✓ Pre existing conditions
- ✓ Return to Work

Where do the rules apply?

- ✓ Federal
- ✓ State
- ✓ Company rules and policies

How do I get started?

- ✓ Work with your insurance company – preferred networks
- ✓ Panel Selection
- ✓ Company rules and policies
 - Return to work and Modified duty

Other goodies:
Self Insured?
Deductibles?
Near Miss?



For every serious incident there are many more less serious incidents.



Questions???

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