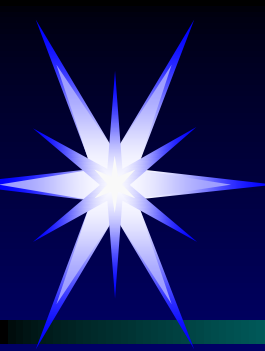




# WORKERS' COMPENSATION

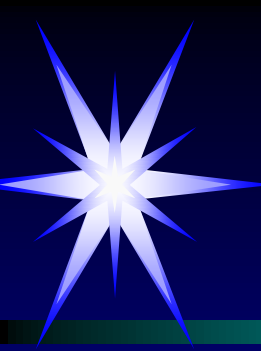
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A Benefit to the Injured Employee



# SAFETY POLICY

- Prevent injury => no workers' comp case
- THEME: “Safety Through Teamwork”
- ECU Safety & Environmental Policy Statement (handout)
- Everyone is responsible for safety and environmental compliance => success
- Nothing is so important that it can not be done safely

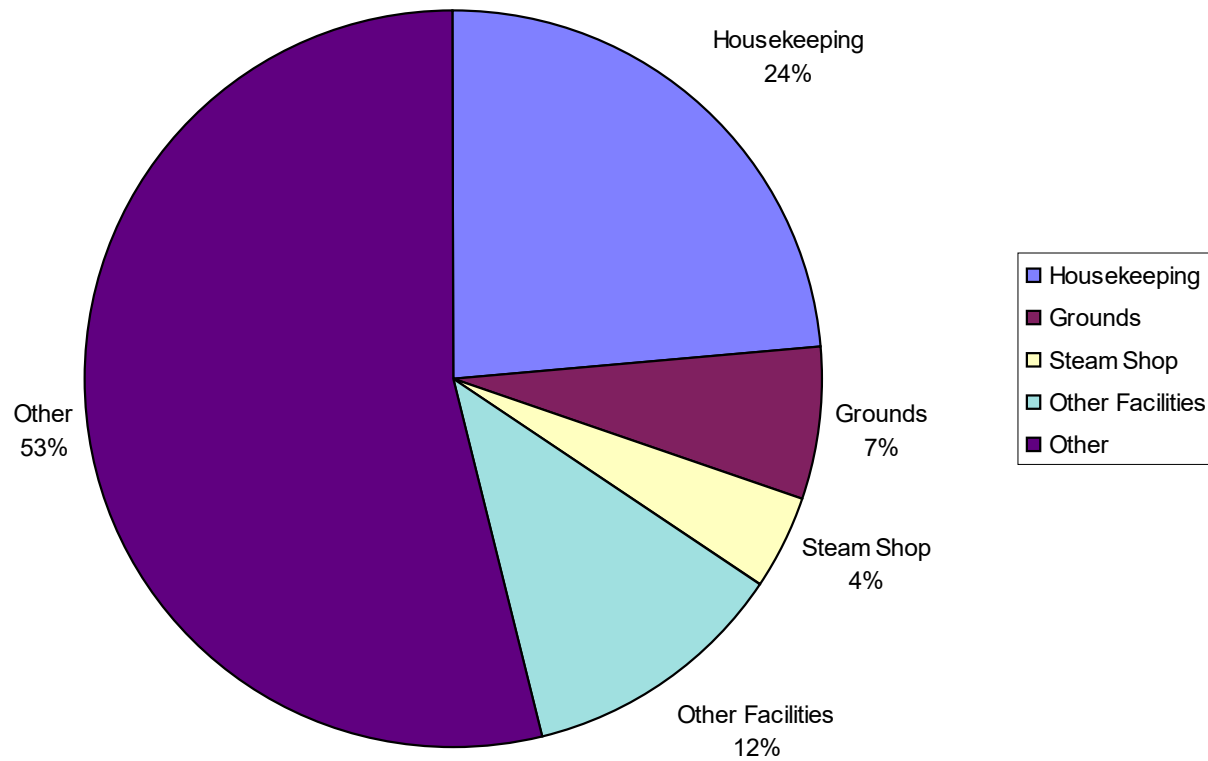


# Incident Summary

- Average 300 reported incidents each year
- Strains and sprains continue to be most prevalent type of injury making up ~40% of all reported incidents
- Contusions/bruises comprise ~25%

# WC Department Summary

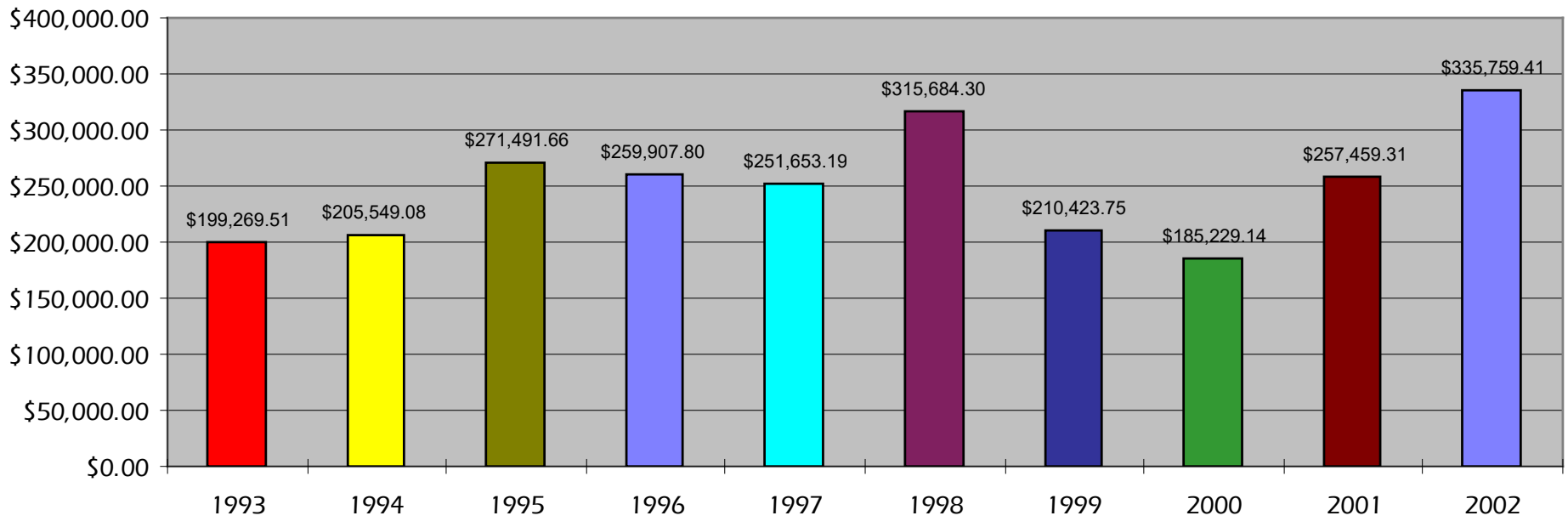
2002 DEPARTMENT SUMMARY





# WC Medical Costs

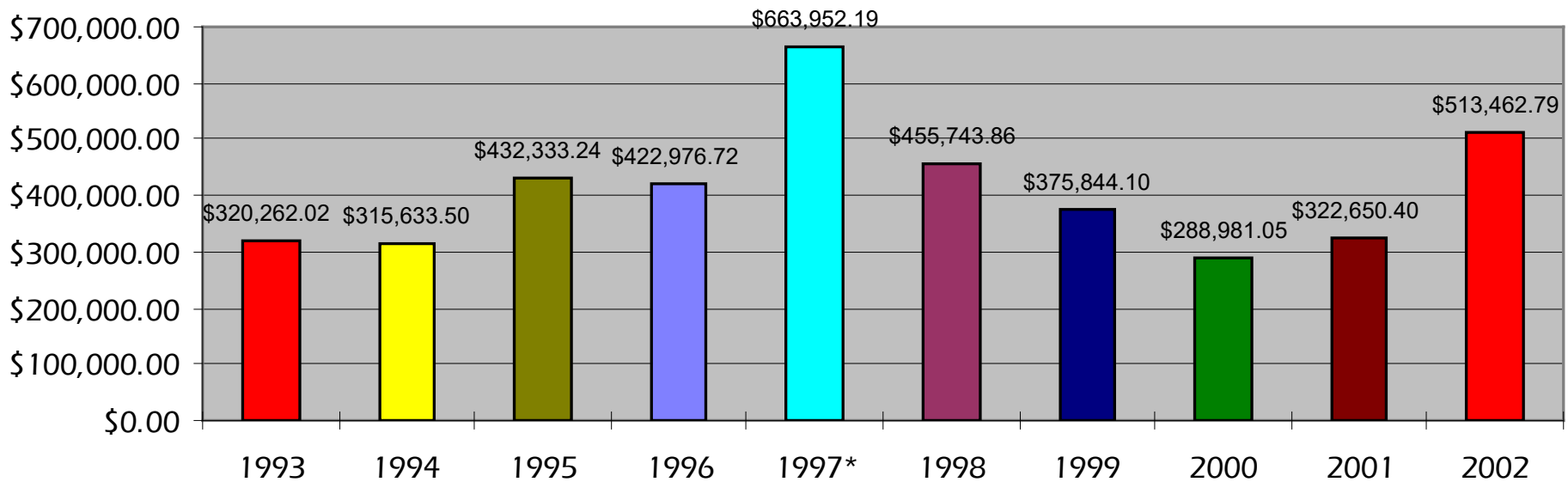
East Carolina University Workers' Compensation Medical Benefits

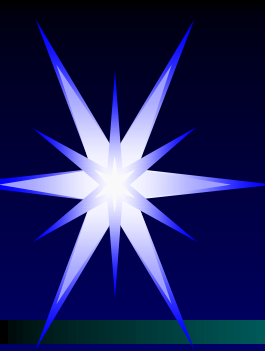




# WC Total Costs

East Carolina University Total Workers' Compensation Expenditures





# SAFETY TEAM

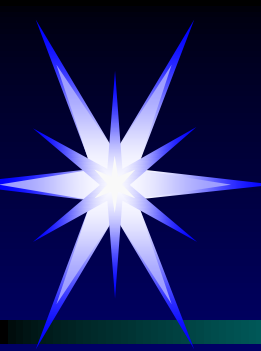
- EH&S /Prospective Health – program management, tools/resources
- Safety Committees – review & input
- Management – leadership, resources
- Supervisors – lead, praise, coach, *enforce*
- Employees – follow rules, identify & correct deficiencies



# WORKERS' COMPENSATION ADMINISTRATION

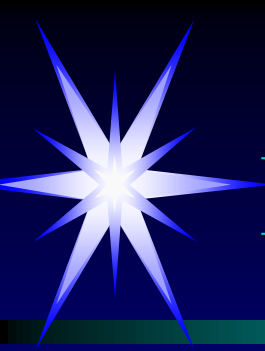
- Administrator: EH&S (Donna Davis, WC Manager)
  - oversight & small case mgmt
- Third Party Administrator (TPA): Key Risk Mgmt Services
  - large cases, lg. case defined as one of the following: (1) med. cost over \$2, 000, (2) employee missed more than one day of work, (3) repetitive motion
- Medical Provider: Prospective Health (BSOM)
- Resources
  - EH&S office (328-6166)
  - EH&S Web Site ([www.ecu.edu/oehs](http://www.ecu.edu/oehs))
  - NCIC Ombudsman's office (1-800-688-8349)





# PROGRAM BASICS

- State law - rules established by NCIC and OSP
- KEY is prevention
- Covers full-time, part-time & temporary employees
- Must be result of work-related injury or illness
- Medical treatment directed by EMPLOYER
- Injured employee has right to attorney
- Second opinion only required on rating



# MEDICAL REQUIREMENTS

- EH&S will pay all AUTHORIZED medical treatment and prescriptions
- Employee may refuse treatment & workers' comp
- Employee must follow doctor's orders, accept all medical treatment and attend all appointments
- Employee must communicate concerns with doctor during appointments
- Employee must provide supervisor and EH&S with copy of all doctor's notes @ work status



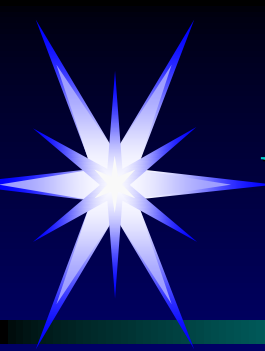
# OTHER REQUIREMENTS

- Employee must communicate with supervisor and EH&S weekly
- Payroll: 1<sup>st</sup> day free; day 2-7 use leave; 21 days (treating physician takes employee out of work)
- Employee continues to receive vac/sick leave, hospitalization insurance and salary increases
- Medical appointments are considered work time – note time on leave record
- Employee will not receive retirement credits while on WC leave
- Employees should not compare cases with others



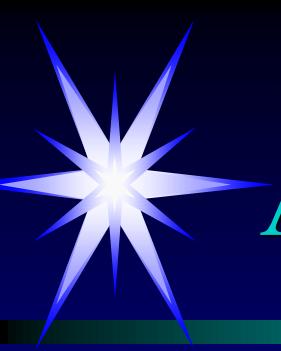
# HIPAA=> (Health Insurance Portability and Accountability Act)

- Federal law - privacy of medical records
- Effective April 14, 2003
- Workers' comp records are exempt
- Medical information always kept confidential – now, even more careful
- Civil and criminal penalties
  - Up to \$250,000/yr and 10 yrs in prison



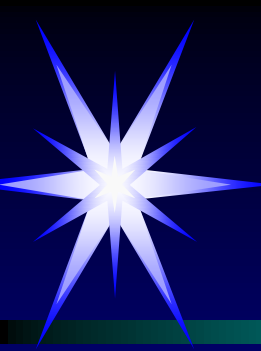
# WC PROCEDURE

- Employee must immediately notify supervisor & EH&S when injured as well as “near misses”
- Life Threatening injury – seek medical attention
- Treatment **MUST** be authorized by EH&S
- Complete forms (see handout)
  - EMPLOYEE completes Employee Statement of Incident and Medical Release form
  - SUPERVISOR completes NCIC Form 19 and Accident Investigation form – review others



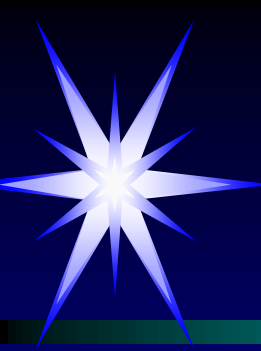
# ACCIDENT INVESTIGATION

- Identify root cause – correct & prevent
- Fact finding, NOT fault finding
- Report only facts
- Quick response – care for victims, then interview victim(s) & witnesses
- Factors – equipment, personnel, management, environment (e.g. weather),
- Complete forms, review & submit to EH&S



# RETURN TO WORK

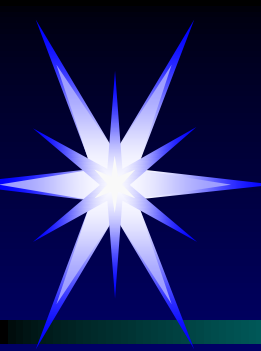
- Employee returns to work w/restrictions
- Provides benefits to employees and ECU
- Backed by Management – EH&S manages
- Requires cooperation and communication
- Transitional Duty - “it could happen to you”
- Research proves it can be great benefit
- 70% NEVER return after 30 days out



# RTW – Employee Benefits

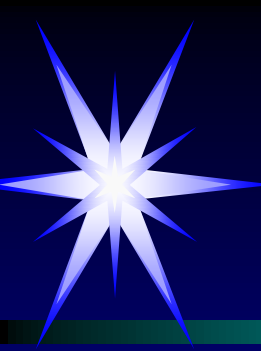
- Wage continuation vs. 2/3 salary
- Part of rehabilitation program - Endurance vs. Inactivity
- Less disruption, stress
- Positive influence on peers
- Preserves leave time & service credits
- Maintain social contacts & self-esteem





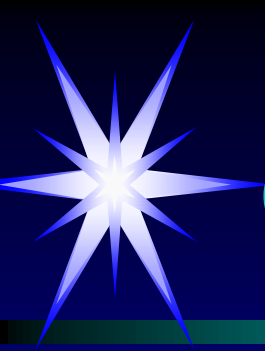
# RTW - Management Benefits

- Minimizes productivity losses & case management
- Decreases recovery period & WC costs
- Preserves skilled/stable worker
- Promotes communication over litigation
- Improves employee morale



# SUMMARY

- PREVENTION is the key
- “Safety Through Teamwork”
- Notify supervisor and EH&S
- Complete forms and conduct accident investigation
- Correct & prevent recurrence – “close the loop”
- Communication, communication, communication



# QUESTIONS

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