

## Keynote address presentation from AWCBC Richard Pimentel

“The costs of WCB are going up without any more lost time accidents because the cost of investments is costing them more. You don’t have to be a news addict to know what is going on within WCB. Self Insured employers will have to consider if they continue to insure.

The main pressure on you will be employers and government who will look at you to cut costs. Legislations will apply tremendous pressure to reduce benefits to cut costs.

### **How about not cutting costs but cutting waste?**

You now have employers taking an interest and deciding if they’ll do what you are telling them to do.

Disability Case Management and Return to work: - historically, RTW was “light duties” and it was done badly. Dr.’s stepped in to protect workers. We try to professionalize RTW now so that it’s not so casual. Can we get employers to do what is known about RTW because they don’t really see the merit in it.

The only think to effectively reduce costs is an effective return to work and disability case management.

Ever single best practice organization has a disability case management program because they will save 40 – 60% of costs.

When you put someone back to work you get 2 things:

- Cause recovery to occur more rapidly
- Cause them to get back into their own job earlier than they would have if left out of the workplace

Don’t put people back into RTW programs who will just clog up your program.

Employers are the only ones who authorize Return to Work!! WCB’s don’t seem to get this.

Who in the company will be the person in the company to agree to the RTW? It’s usually the front line manager who decides.

And these supervisors have had no training in RTW. But they really are not qualified to arrange the RTW.

The costs of WCB affects whether your company will be in business at the end of any given year.

Where Disability Case Management and Return to work programs is move up 2 levels from supervisors to higher within the management team will save 20-30% of costs – these companies

will survive.

Once a claim start, employer is like a deer in the headlights – they are reactive.

You as an employer are waiting for the system to crank into effect to get the worker back to work. The employer controls return to work and they are waiting for you!

But employers are waiting then 6-8 weeks for the WCB system to crank into effect – needlessly!

The worker is off work, at home, doing nothing!

You tell employers they are in control of Return to work and it will cost too much waiting for WCB to begin.

Ideas:

- Have the supervisor go to the Dr.’s with the employee to negotiate a return to work. Workers’ rights are not interfered with – you are not there re: diagnosis but for functional ability.
- Have an “activity analysis” on every job – a one pager that goes to the Dr.

### **Cut down on waste and stupidity.**

Some companies pay Dr.’s to fill out forms. You could have the employee fill out what they feel they can do. You aren’t putting people back to work with the form.

Transitional work assignments – assign them “that” day and send to the Dr. “that” day – so you don’t need the functional form. Pay the Dr. to sign off on the form that the employee completed. Do this repeatedly and you will reduce your costs. We cut down on the system waste.

WCB operates in a vacuum. WCB, STD, LTD – all part of the corporate absence management program – why? Because STD/LTD will trump the costs of WCB anytime. Return to work impacts all disability costs. If you leave an injured worker at home to get better they won’t. You put them back to work to get well.

Workers’ comp is not a matter of surviving – but it can help a company survive.

WC costs – without Return to work they will make your WC-costs intolerable. This is not rocket science. You need to have a vision to see that it can work.”

*“Turn your ship into the storm”*