

Best practices in Injury Management Creating a Win/Win...

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Today's discussion is a high level introduction on the claims process and Recover at Work best practices

1. Claims process at WorkSafeBC
2. Why being proactive is good for employers and workers
3. Steps that Employers, Supervisors and Unions can take

Claims Process at WorkSafeBC

There are three main steps in the life of a claim

1. Initiation

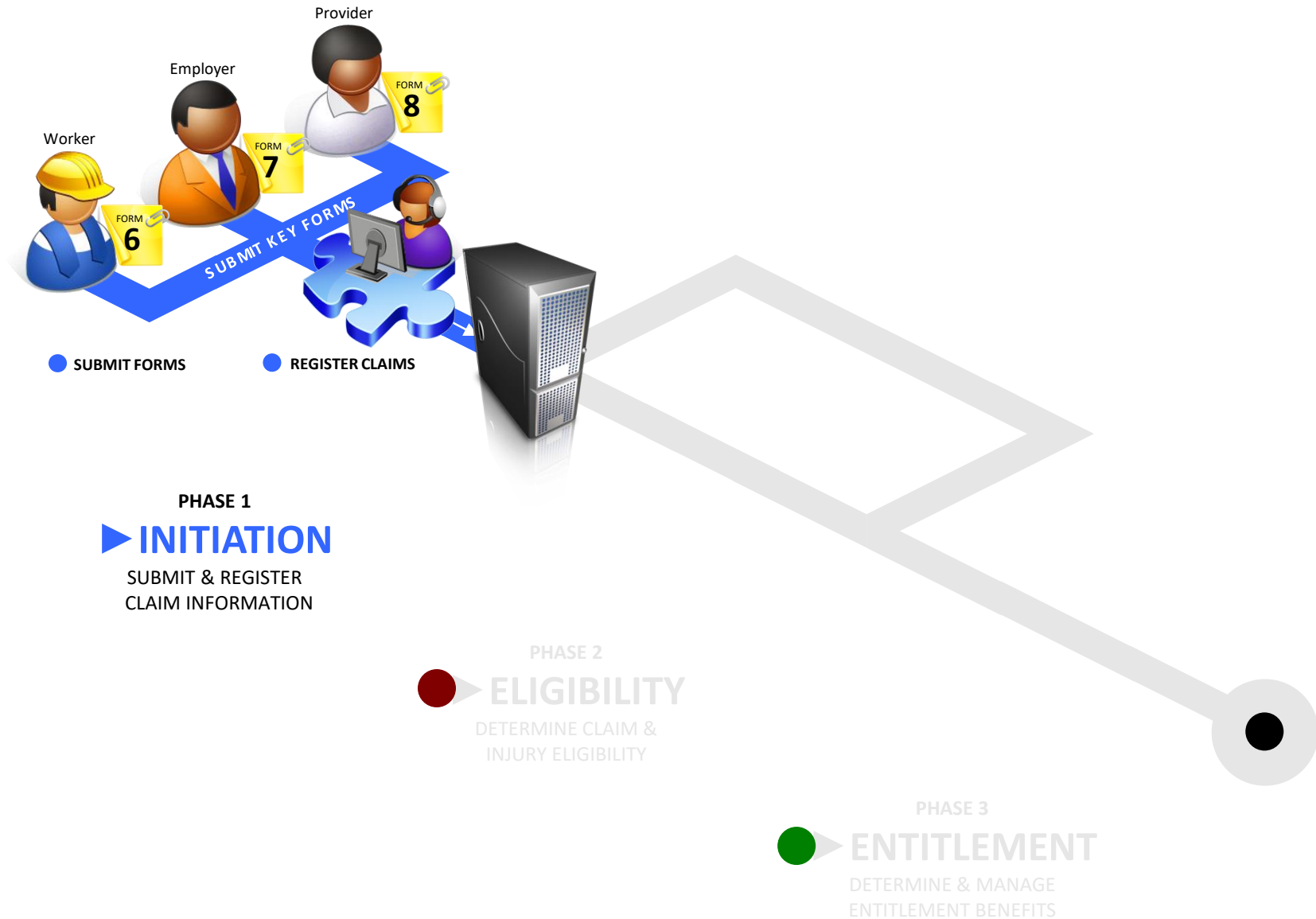


2. Determining Eligibility

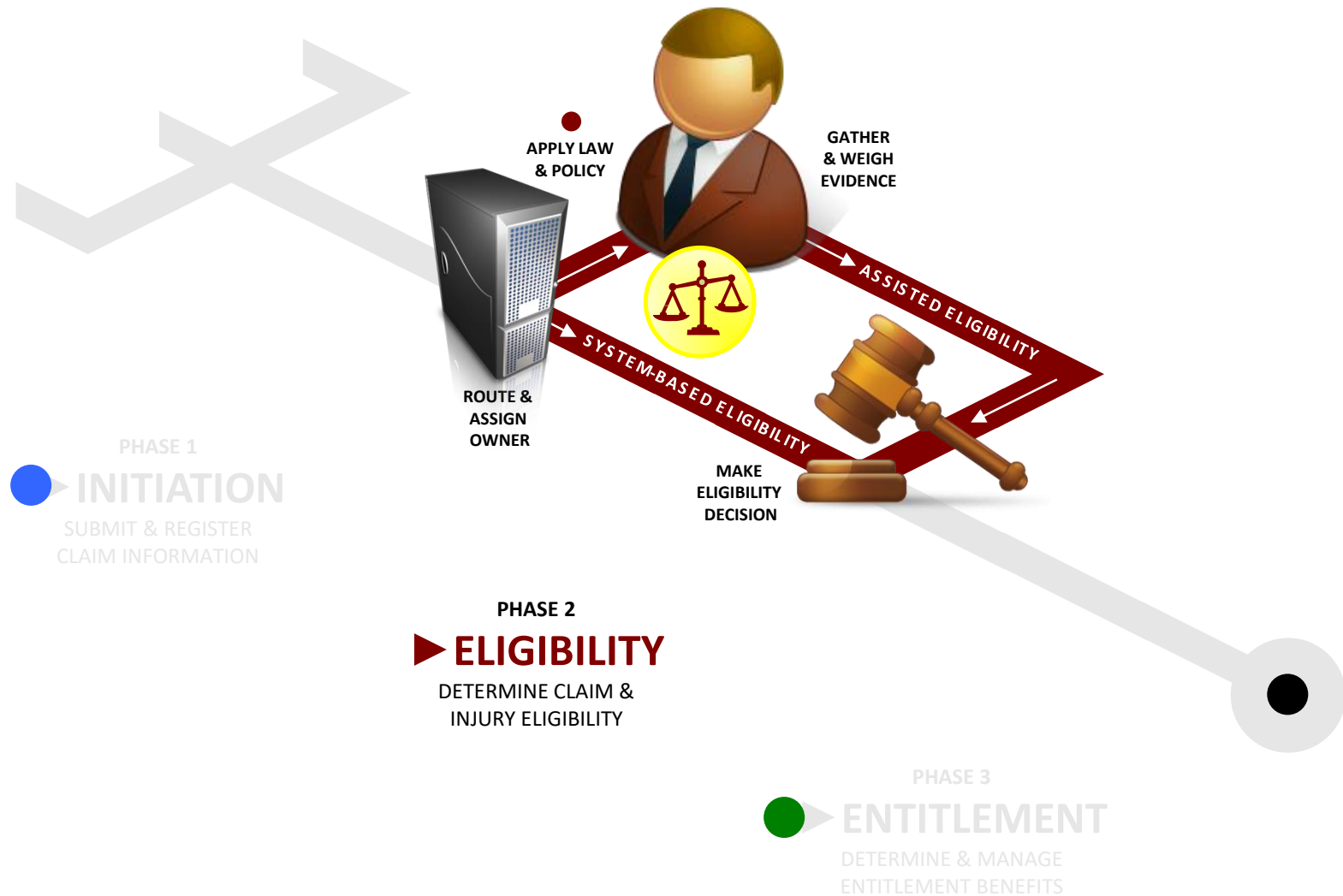


3. Managing Entitlement and Benefits

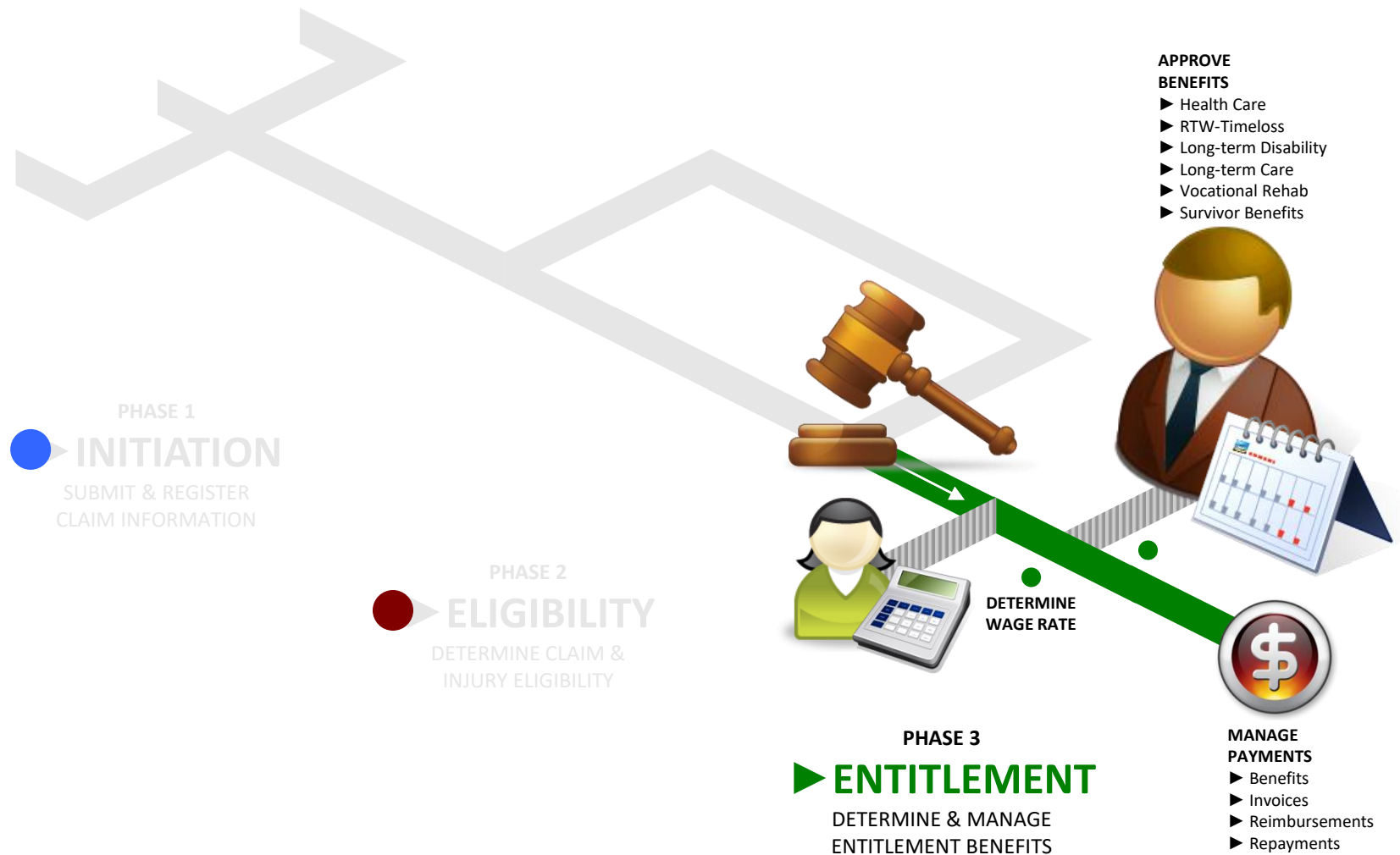
Life of a Claim: Initiation



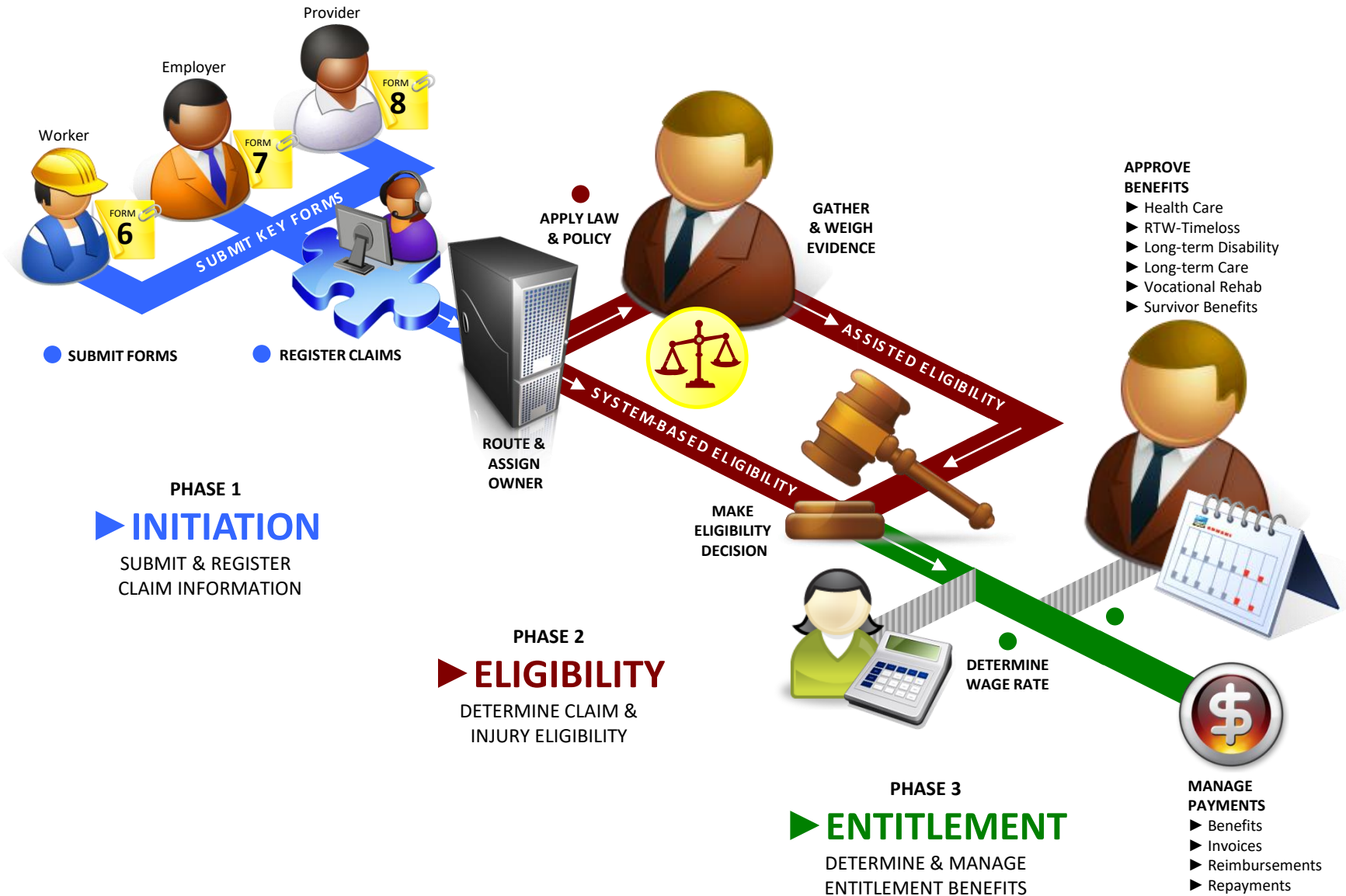
Life of a Claim: Eligibility



Life of a Claim: Entitlement



Life of a Claim: End to End



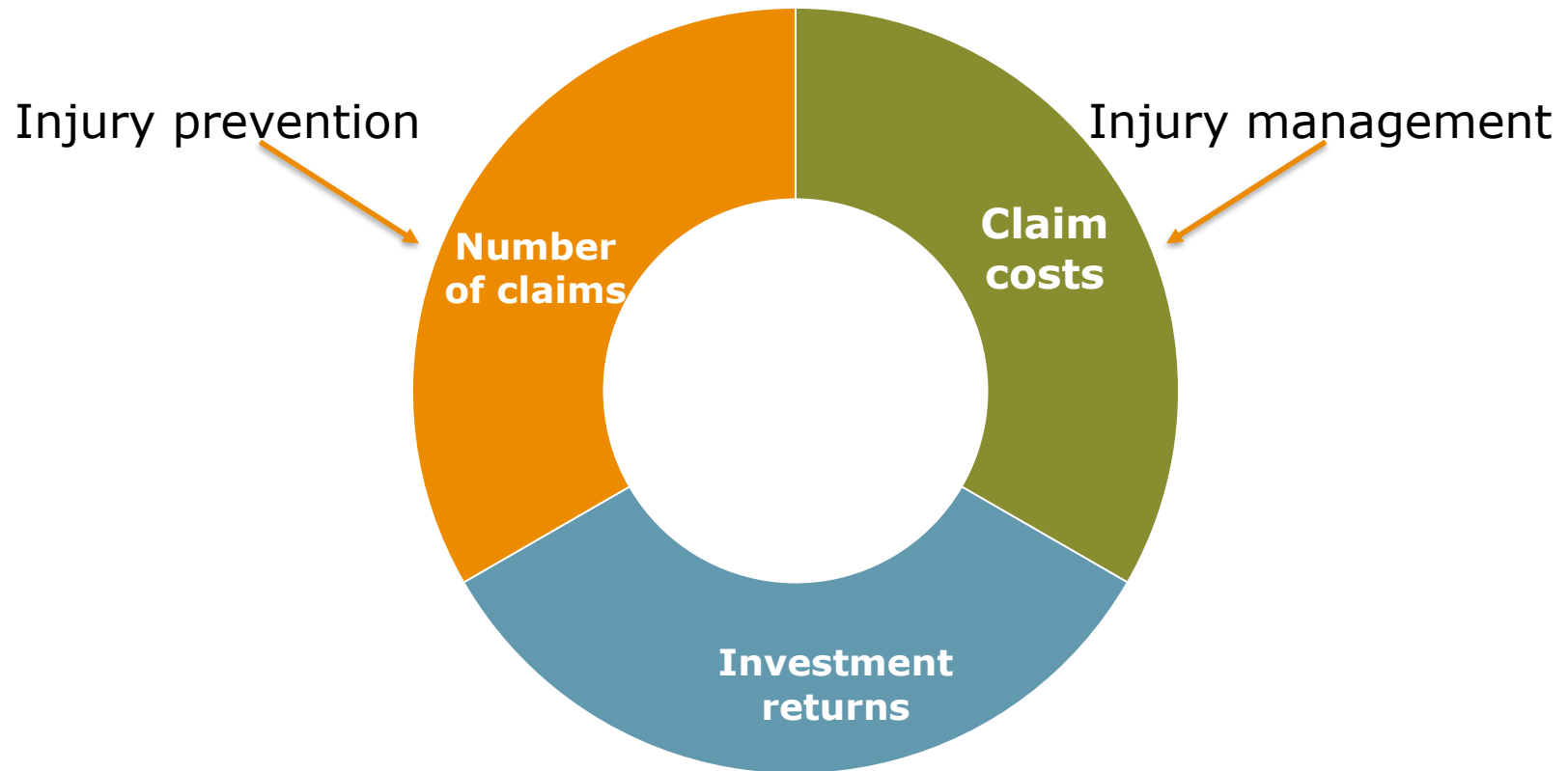
Key Points to Remember

- Report asap
- Provide as much information as you can
- Indicate if you have suitable modified duties
- Don't wait for us – be proactive in the early days of a worker injury
- Speak with the claim owner on the more complex claims

Why being proactive is good for
employers and workers

What is driving your rate?

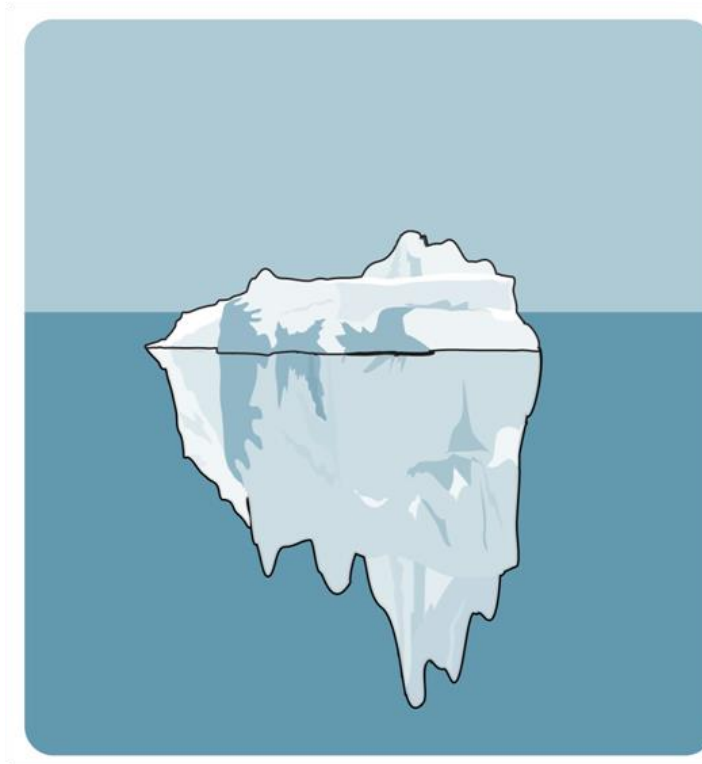
Premium rate drivers are made up of:



Direct & indirect costs of injuries

Direct costs:

- Insurance premiums
- Claims administration expenses
- Cost of investigations
- Potential loss of incentives, etc.

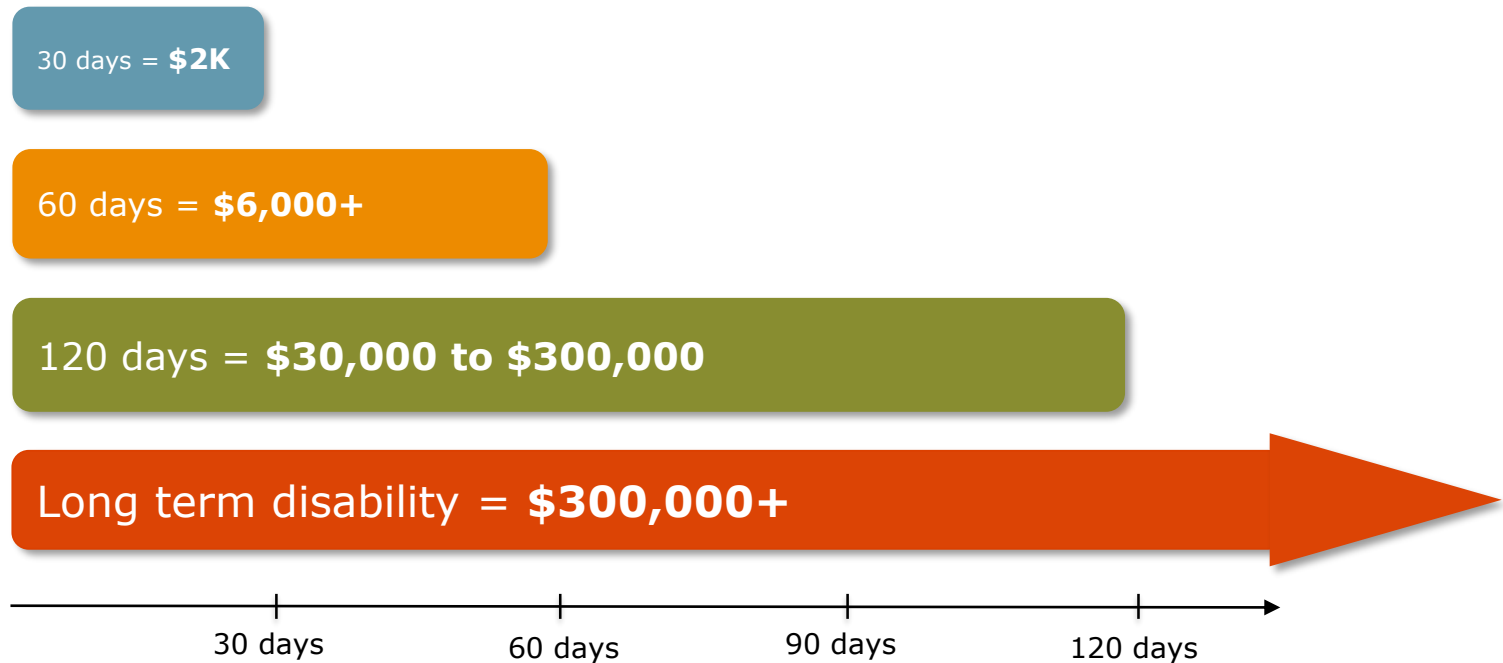


The full cost of workplace injuries includes:

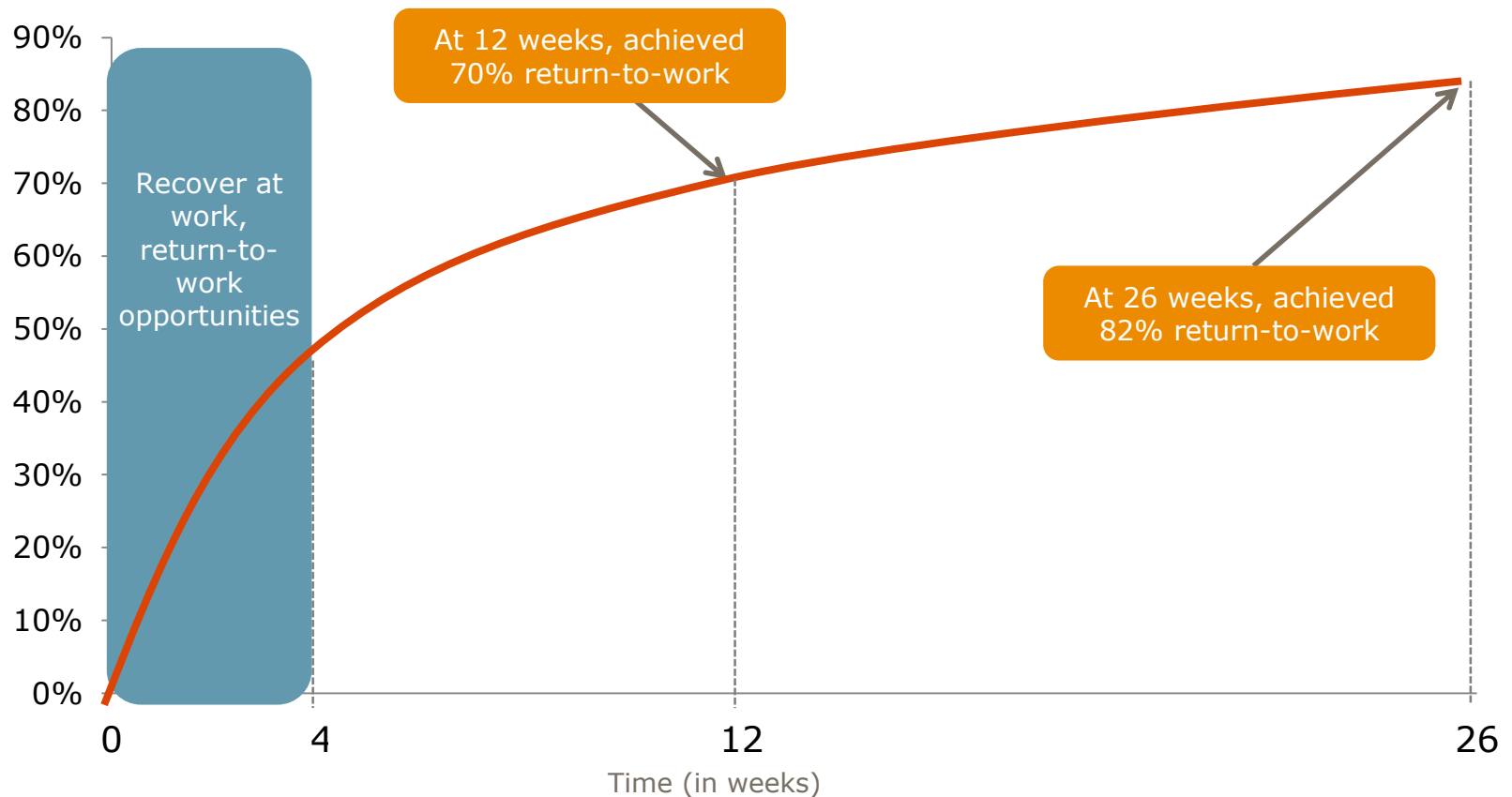
- Loss of skilled staff
- Impact on productivity
- Damage to property and equipment
- Replacement wages
- Training costs
- Effect on corporate reputation
- Impact on staff morale & retention

Claim costs

Short term disability/Soft-tissue injury



Early, safe, durable return to work



A Recover at Work Program helps retain workers and their skills at the workplace and reduces your costs.

- Demonstrates to employees that they are valued
- Maintains relationship with the employee
- Work production and skills maintained
- Lost time injuries and costs are reduced
- Insurance premiums are reduced

Workers that can recover at work have better health outcomes and recover faster

- Faster recovery
- Reduces financial impact
- Maintains connection with employer
- Maintains co-worker social support network
- Maintains job skills
- Increases sense of self efficacy and self confidence
- Decreases risks for long term health effects

Steps that Employers, Supervisors
and Unions can take

Recover @ Work Program

Claims Management

Traditional injury management is largely dependent on the traditional medical model and begins at the time of an injury being reported.

Primary goal: reduce claims costs

Re-active process beginning when a worker reports an injury or when the employer receives a letter from WorkSafeBC

The focus is on the claims process

Traditional Injury Management...The Waiting Game

After an injury is reported...

1. Wait for worker to see the Dr. and get a note
2. Wait for the worker to call in and tell you if they are or not returning to work
3. Wait for WorkSafeBC to make a decision on the claim
4. Wait for WorkSafeBC to refer the worker to nurse or physiotherapy
5. Wait for Dr. to decide when worker can RTW
6. Wait for WorkSafeBC to do RTW planning
7. Wait for the Dr.'s clearance for a full RTW

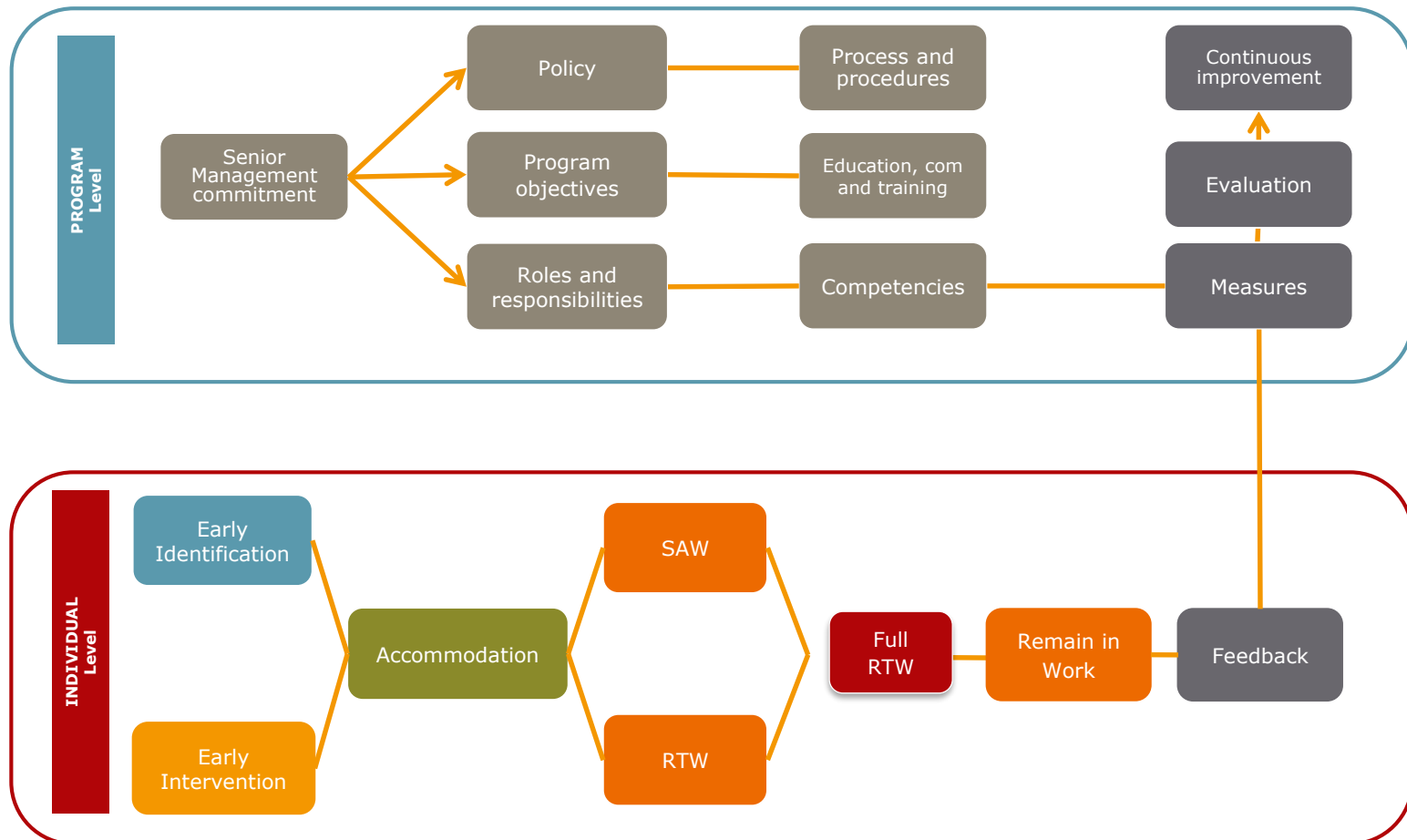
The focus Recover @ Work is about preventing an injury/illness that has occurred from becoming a disability by supporting the worker's recovery at work

- Requires a sense of urgency - day of injury/next shift
- Focuses on the worker's function/abilities vs a diagnosis
- Matches the injured worker's capabilities to appropriate modified work duties so they can recover at work
- Is pro-active and doesn't wait for injury to progress to a point that requires worker time away from work
- Takes a holistic collaborative approach with the injured worker being involved vs having it done to worker
- Has a monitoring phase post full RTW

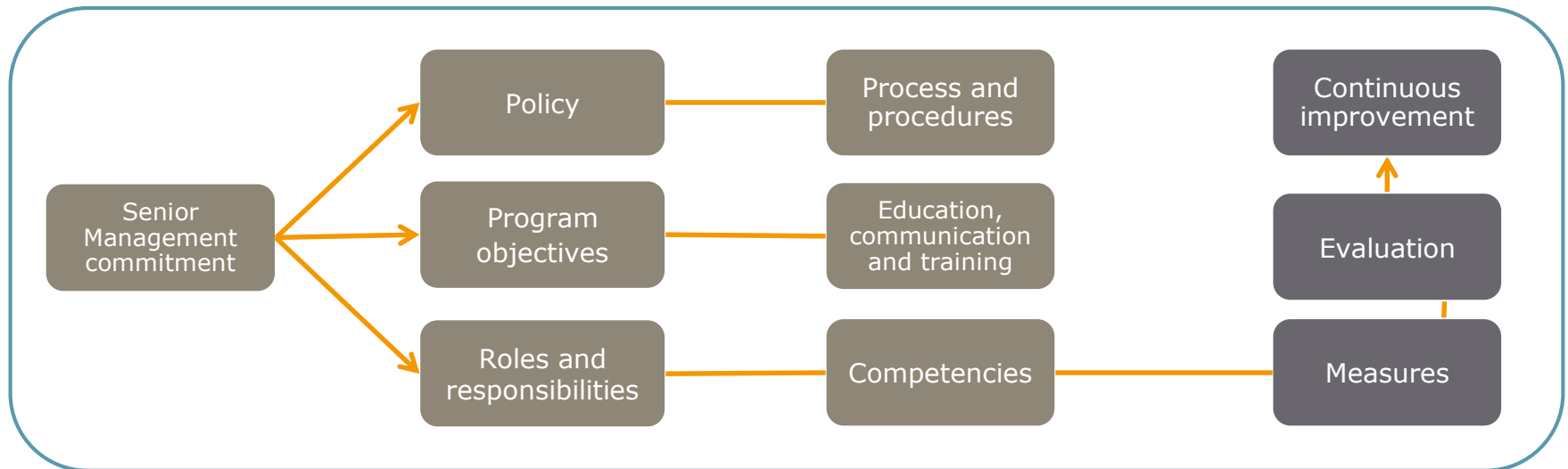
Guiding Principles and Elements

1. Senior leadership commitment
2. Early intervention and prevention
3. Accommodation and offers of modified work
4. A focus on function
5. Supervisor and co-worker support
6. Early and ongoing contact with worker
7. Participatory approach and worker centered
8. Collaboration with stakeholders
9. Biopsychosocial approach
10. Evidence based and measurable with continuous improvement

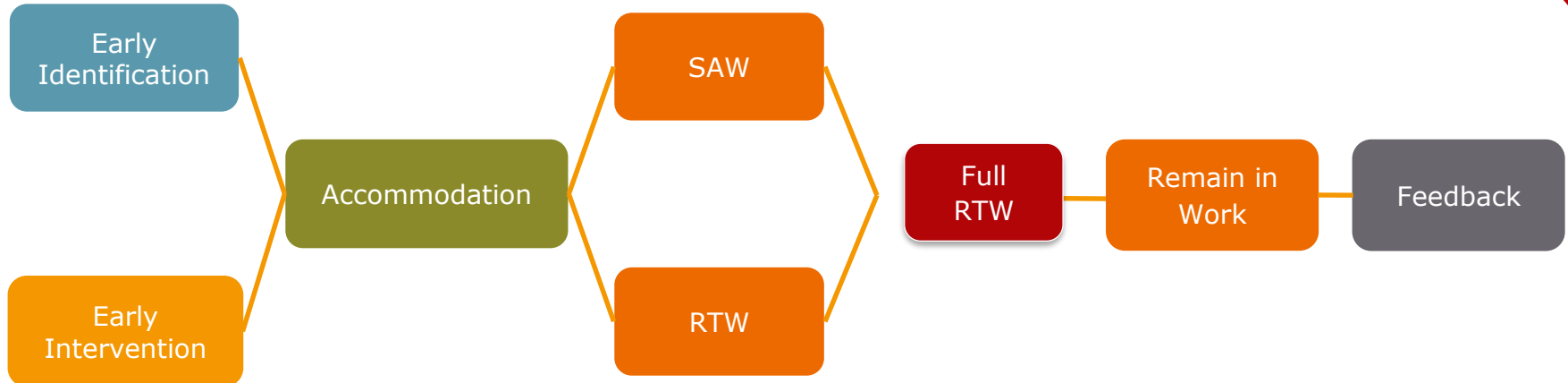
Recover at Work Programs have two levels: 1) the program level and 2) the operational level.



The program level is the framework that ensures that the right processes and people are in place.



The operational level ensures that the individuals in the operations have the tools, knowledge, and abilities to initiate recovery at work from the day of injury.



First aid attendants play a key role in recovery at work.

- Assess the injury – is immediate medical care required?
- If a sprain/strain injury, what are the worker's limitations?
- Notify supervisor of limitations and return to work
- Reassess worker later in the day if required (determine if worker would benefit from physio assessment/treatment)
- Monitor worker back to full duties

Supervisors are key in providing support to workers and in creating conditions where injured workers feel safe and are accommodated in the workplace.

- Show you care
- Provide modified duties at time of injury or report of symptoms
- Notify HR/OHS if worker requires visit to a health care provider
- Daily monitor and log worker's progression
- Notify HR/OHS if worker not progressing

Recover at work Program

Before the accident – Build your Program

1. Obtain executive level support of your Return To Work (R@W) program
2. Have clearly defined process steps
3. Ensure that modified work is already available (planned)
4. Identify your three (3) most common injuries
5. Create a list of modified duties and alternate duties
6. Create company-wide awareness of RTW program and its objectives
7. Assign someone to be responsible for coordinating your RTW program
8. Use metrics to monitor progress

Provide early, safe, durable return to work

From the time of the injury – Focus on Recover at Work

1. At the time of injury, get involved immediately
2. Show you care
3. Along with the Supervisor, offer modified duties (on day of injury, in writing, with start date)
4. Have employee call Teleclaim
5. Send modified work offer to physician, physio, WorkSafeBC
6. Submit (upload) employer claim information to WorkSafeBC using the portal on the day of injury
7. Contact your employee regularly (if they are off work) – look for opportunities to keep them connected to the workplace
8. Communicate, communicate, communicate

Leading Practices



Importance of Culture

Your Culture...what your employees truly believe and how they behave...is what determines what actually gets lived out in their work – “what gets done around here”.

Culture is about the habits people have formed, how they make decisions, how they respond to challenges/pressure/discomfort and what they believe is good or bad for success based on what's been incented, rewarded, reinforced & maybe even punished in their workplace.

“Culture eats strategy for breakfast”

Peter Drucker (made famous by Mark Fields, President at Ford)

“if your culture can be fat and happy without needing to do that new thing, it’s not going to do it.

In other words, will behaviors be either actively or passively permitted and rewarded for activity other than execution of the strategy? If the answer is yes, you’re going to have a situation where culture can ignore or destroy strategy, because it can be sustained and emboldened by something else.”

Ben Kobulnicky

<https://medium.com/startup-grind/does-culture-really-eat-strategy-for-breakfast>



Resources

Get help from your Health and Safety Association



- BCMSA Stay at Work/Return to Work program: www.bcmsa.ca/miscellaneous-resources

Typical Physical Limitations for Common Injuries

This document provides a list of typical limitations for common physical injuries.

Neck	Shoulder	Elbow/Forearm	Wrist/Hand
Ensure <ul style="list-style-type: none">The worker can self-pace and/or take micro breaks Limit <ul style="list-style-type: none">Activities with arms above shoulder level, including reaching downActivities with lifting and carrying to light or medium loadsHanging weightsLadder climbing Avoid <ul style="list-style-type: none">Lifting and carrying with arms above shoulder levelExtremes of looking up, down, or over the shoulder, especially if sustained for more than a few seconds	Ensure <ul style="list-style-type: none">The worker can self-pace and/or take micro breaks Limit <ul style="list-style-type: none">Climbing laddersActivities using arm above shoulder level, including reaching downActivities which require lifting and carrying to light or medium loads Avoid <ul style="list-style-type: none">Holding the arm outstretched for periods especially while holding weights and applying forceLifting and carrying with arm above shoulder level	Ensure <ul style="list-style-type: none">The worker can self-pace and/or take micro breaks Limit <ul style="list-style-type: none">Repetitive or sustained gripping, especially where high forces are requiredRepetitive elbow bendingThe total time spent keyboarding or drivingThe use of impact tools (including power tools and hammers) Avoid <ul style="list-style-type: none">Hanging weightsForearm rotationsPressure on the elbow	Ensure <ul style="list-style-type: none">The worker can self-pace and/or take micro breaks Limit <ul style="list-style-type: none">Repetitive gripping, especially where high or sustained forces are neededLifting and carrying to light or medium loadsThe total time keyboarding or driving Avoid <ul style="list-style-type: none">Extreme postures of the wrist, especially with force

Ensure

Always build this into Modified Work Offers

Avoid

Activities you should avoid assigning

Common

Soft tissue injury types

Limit

Activities that can be done but limited in weight or frequency

Resources are available to assist employers in implementing Return to Work / Recover at Work programs.

www.WorkSafeBC.com:

- Injury Management Road map
 - Typical Temporary Limitations Chart
 - Templates – Offer of Modified Work, Communication Log
 - Rehabilitation Services and Claims Manual (RSCM)– 34.11 Selective/Light Employment
 - WorkSafeBC Store – teleclaim cards, posters
 - RTW Videos
-
- Physician hotline 1 855-476-3049
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- To call claims staff – go on-line and View Claim Information, click on Summary Tab to see contact name and number.

Online tools: Know your safety performance



Questions?

Thank you!