

Workers Compensation for the Cleaning Industry

Flint Belk, CIH, CSP
WCF Safety & Health



Outline

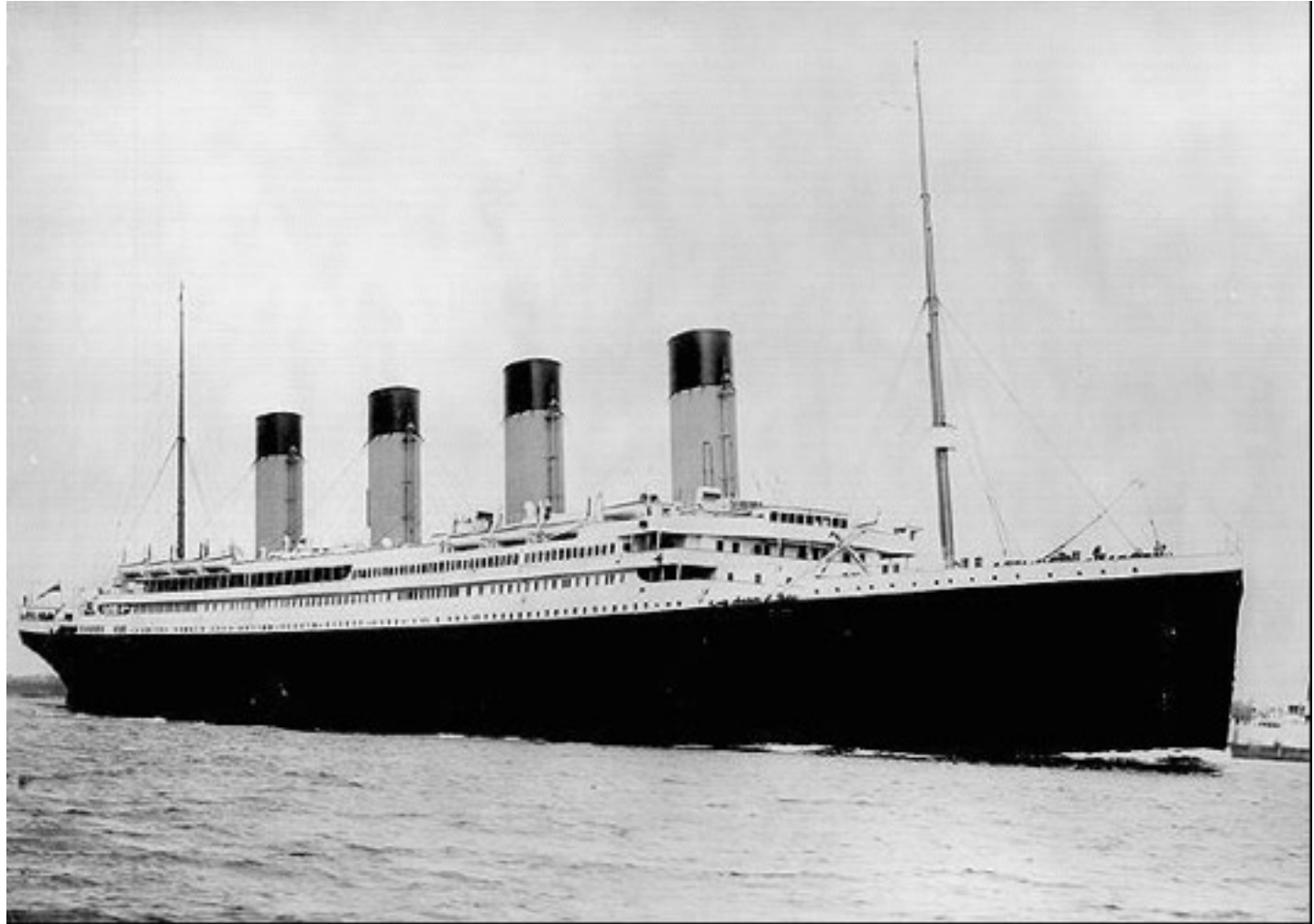
- Custodial Injury Trends at WCF Insurance
- Effective Injury Prevention
 - Slips/Trips/Falls from same level
 - Falls from Elevation
 - Strains from Overexertion
- Accident Management
 - Reporting
 - Accident Investigations
 - Claim Management
 - Fraud Prevention

What is the best way to reduce claims costs?

- Prevent the Accident from Happening!

What is the 2nd best way to reduce claims costs?

- Manage Claims Effectively



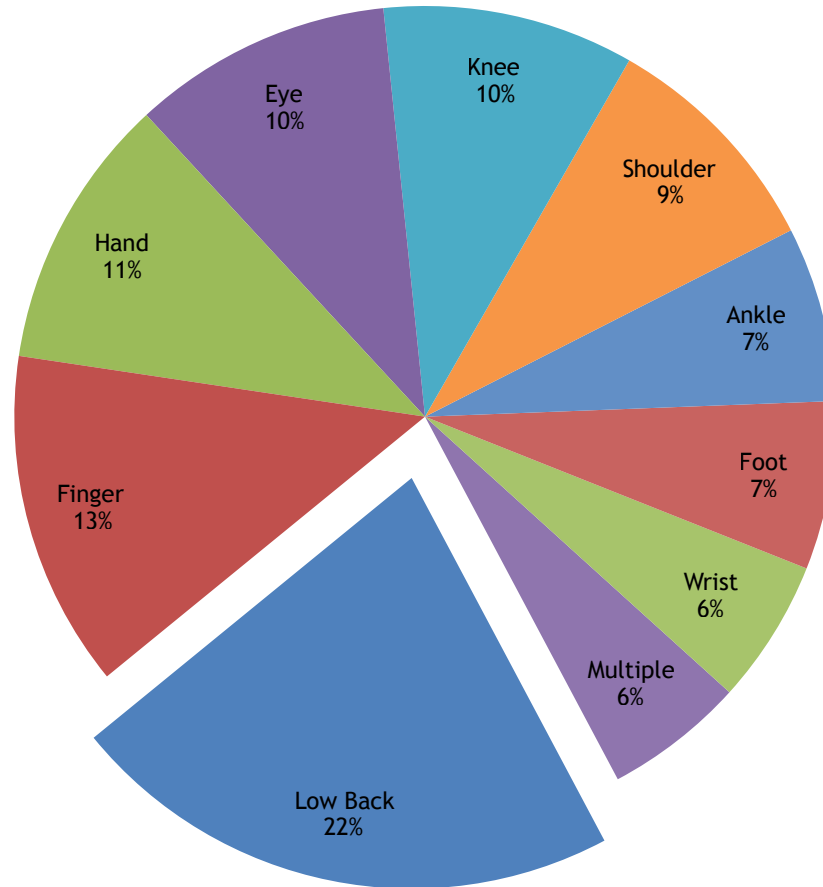
A lesson from History

- What was the Accident?
- What went wrong?
- Accident Prevention
- Claims Management

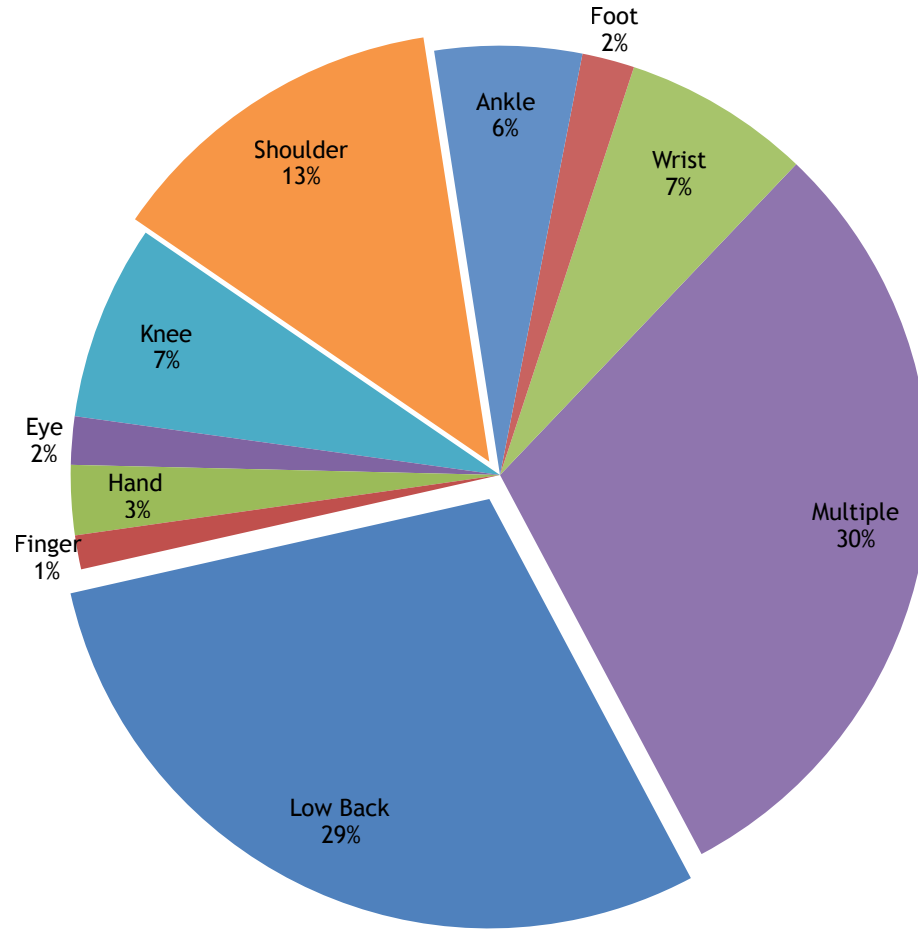
Custodial Worker Claims 2004 - 2015



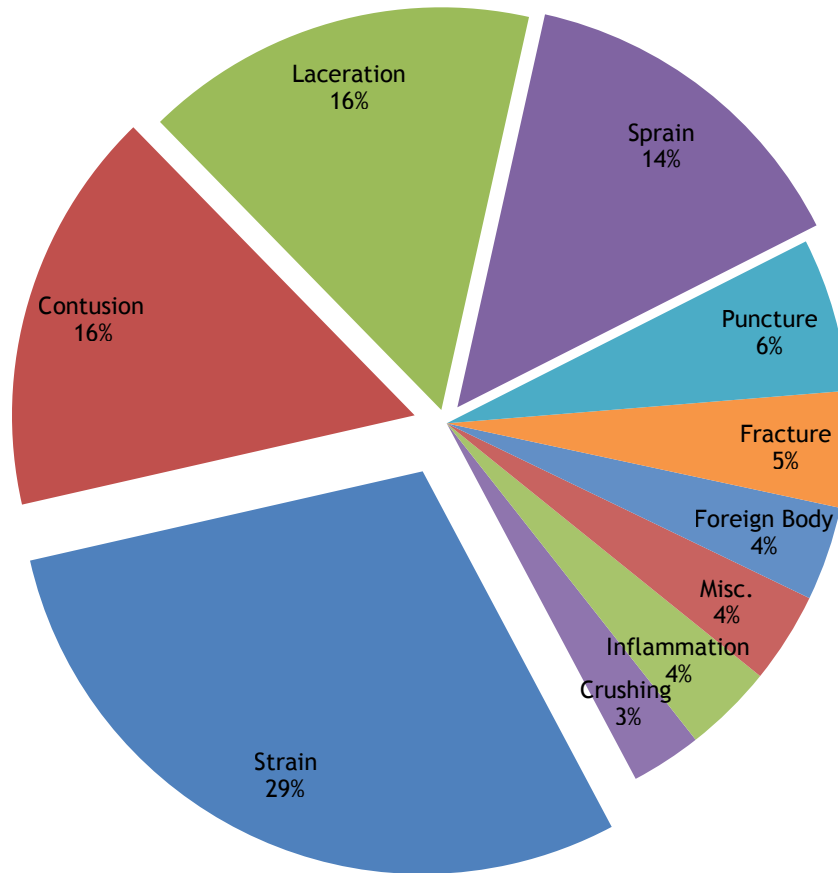
Part of Body



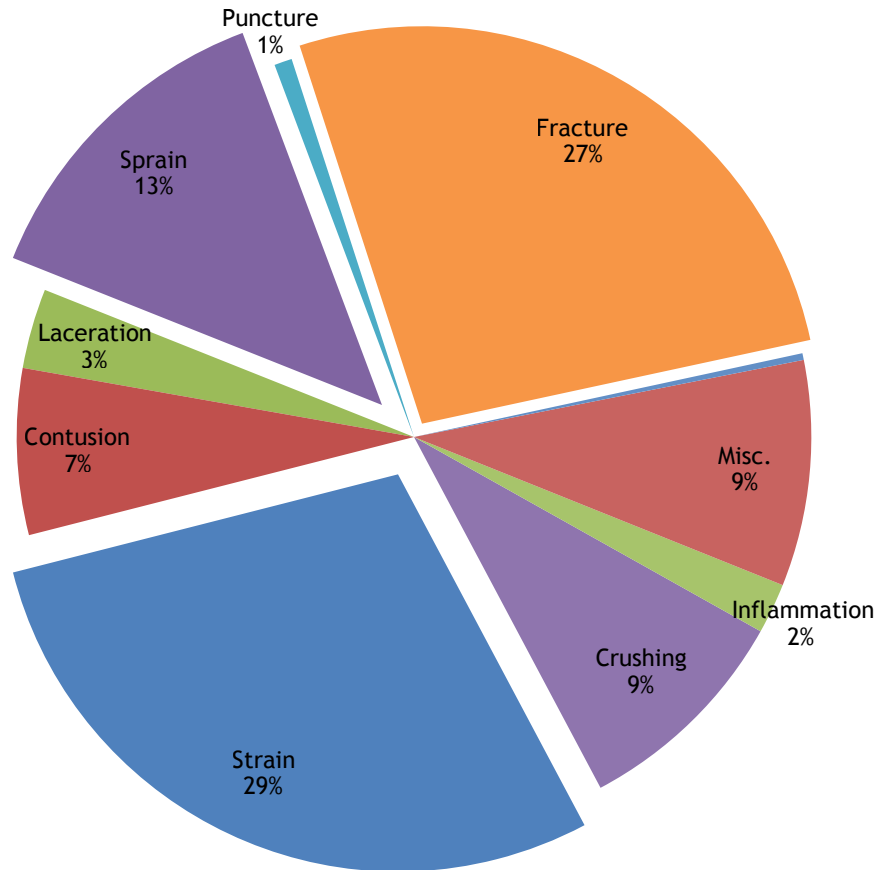
Part of Body - Incurred Cost



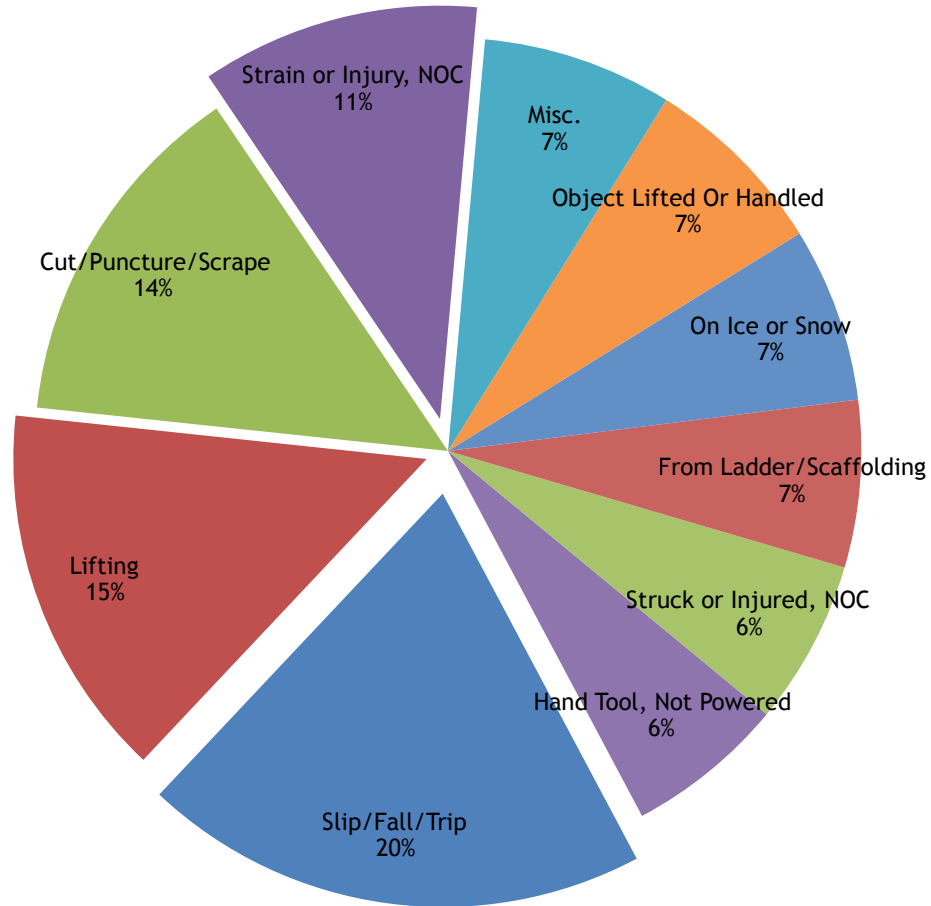
Nature of Injury



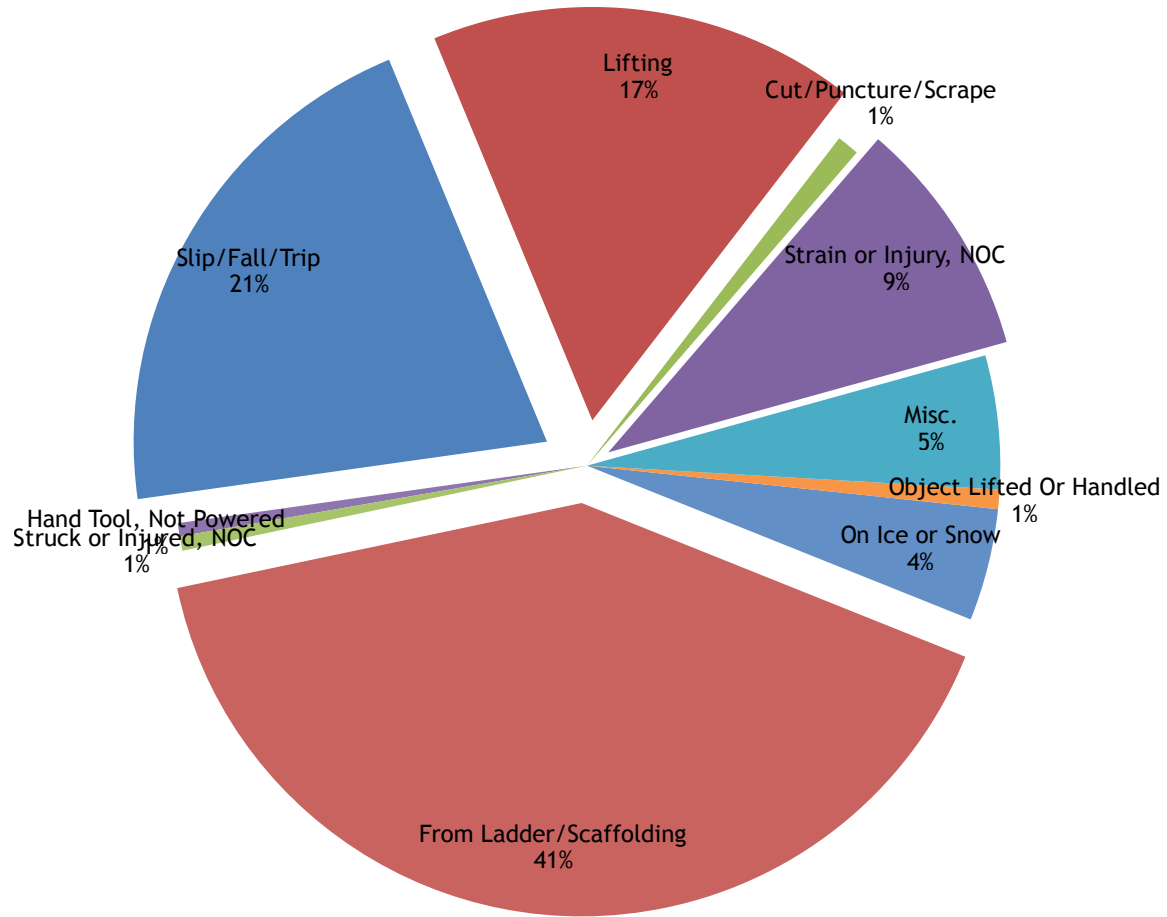
Nature of Injury - Incurred Cost



Accident Code

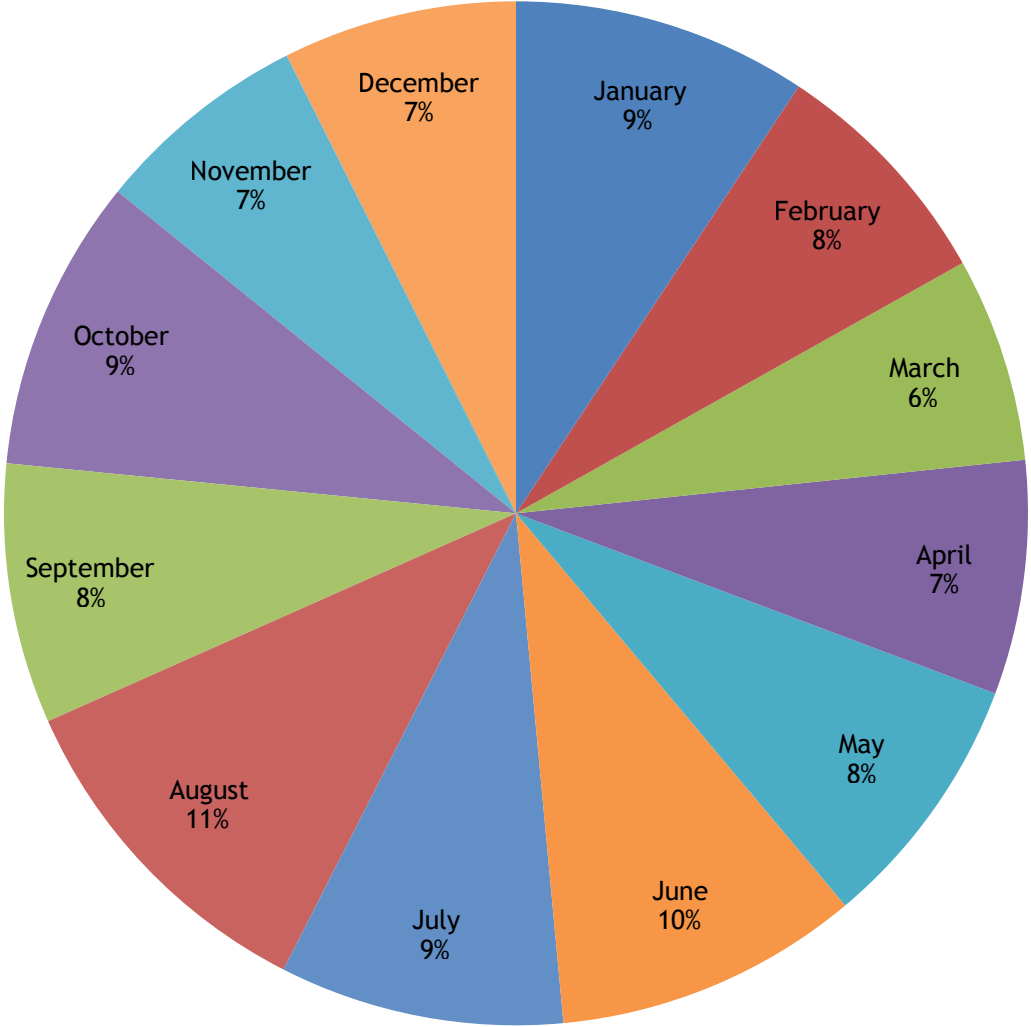


Accident Code - Incurred Cost

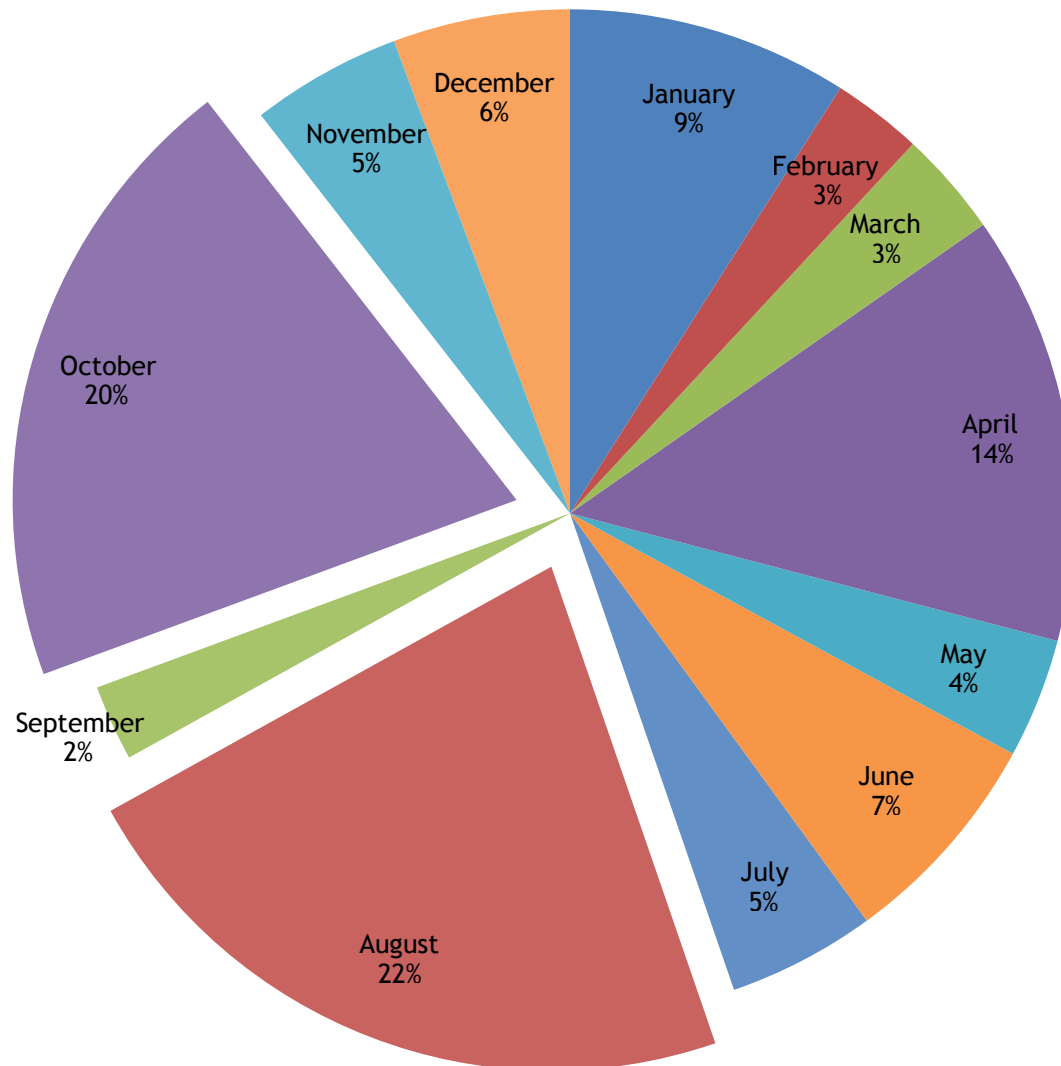


Claims by Month of Year

Claim Count



Claims by Month of Year Total Incurred



Preventing Slips/Trips/Falls (same level)

- Floor Friction
 - Slip Resistant Floors, Mats
- Footwear
- Walking Safely
- Training
- Snow and Ice

Preventing Falls from Elevation

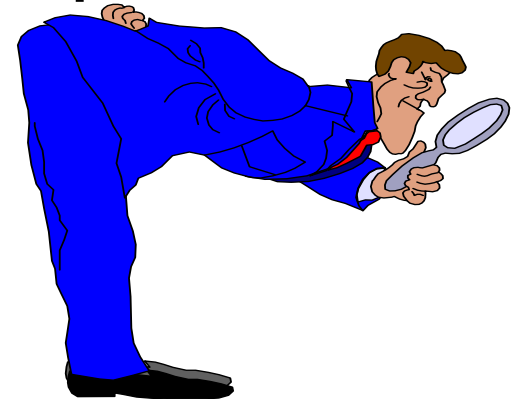
- Working from heights
- What do we use?
- What should we use?
 - Safety Railing
 - Ladders
 - Stepstools

Preventing Strains from Overexertion

- Proper Lifting/Ergonomics
- Pushing vs. Pulling
- Mechanical Aids
- Training
- Stretching and Wellness

Effective Claims Management

- Accident Investigations
 - Who, What, Where, When, Why
- Determine Why it Happened
- Secure Evidence/Take Photographs
- Interview Witnesses



Medical Management of Injury

- Designate a physician/facility to send injured employees
- Instruct employees on how to report and where to get medical care
- Post accident drug testing
 - Drug programs vary from state to state
 - New OSHA recordkeeping rules

Medical Management of Injury

- Establish working relationship with doctors/clinic personnel
- Accompany your injured employee to the clinic
- Inform the physician of the job requirements and any accommodations that are available
- Maintain close contact with the injured employee

Maintain Close Contact with Injured Employee

- Keep in contact with injured worker
- Eliminate concerns about keeping job
- Helps decrease disability mentality

Return to Work

- Provide transitional/modified duty ASAP
- Helps manage medical costs (remember one large lost time injury could affect your bottom line for three years through your e-mod)
- Increases employee morale
- Increases communication

Claimant Fraud

- Double Dipping
- No Industrial Injury
- Malingering

Red Flags

- Poor Performance Evaluation
- Short Time on the Job, Temporary Worker, Impending Lay-off
- No Witnesses
- Delays in Reporting
- History of Accidents

Red Flags (continued)

- Bizarre Symptoms
- Doctor Shopping
- Lack of Education or Other Transferable Skills
- Frequent Address Changes

Red Flags (continued)

- Pre-existing Conditions
- Alcohol/Drug Dependency
- Injury is reported early on Monday morning or on day after employee's day off.
- Injury reported several days after an alleged injury occurred.

Stop Workers Compensation Fraud:

- Report all suspected fraud
- Initiate an internal investigation
- Question fellow employees
- Work closely with your adjuster
- Maintain close contact w/claimant
- Require prompt reporting of all accidents

What is the best way to reduce accident costs?

- **Prevent Accidents!**
 - No injury, no pain, no cost
- **Manage the Accidents/Injuries**
 - Reduced cost

Questions?

