



Workers' Compensation Claims 2013 Report: Insurance Information Five Year Claims History What's New in Workers' Comp Goals

University of Washington

Office of Risk Management

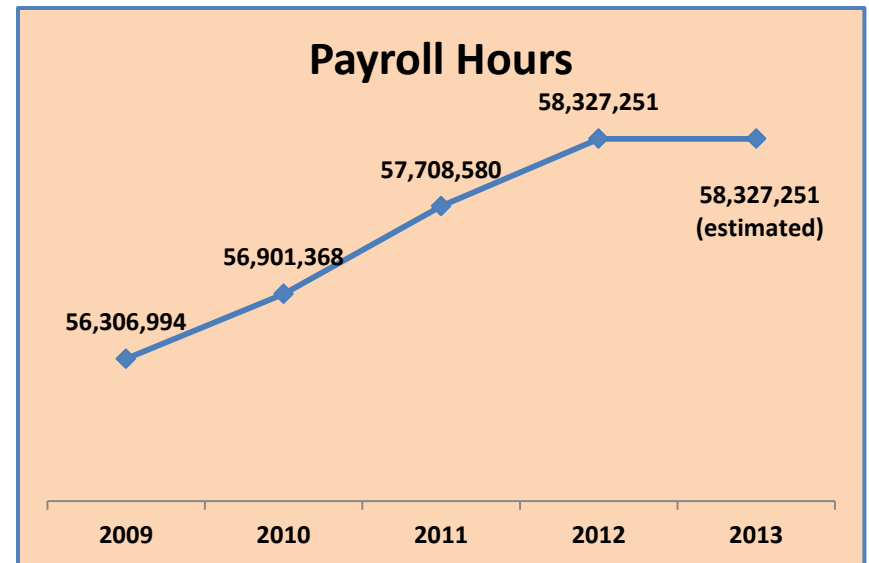
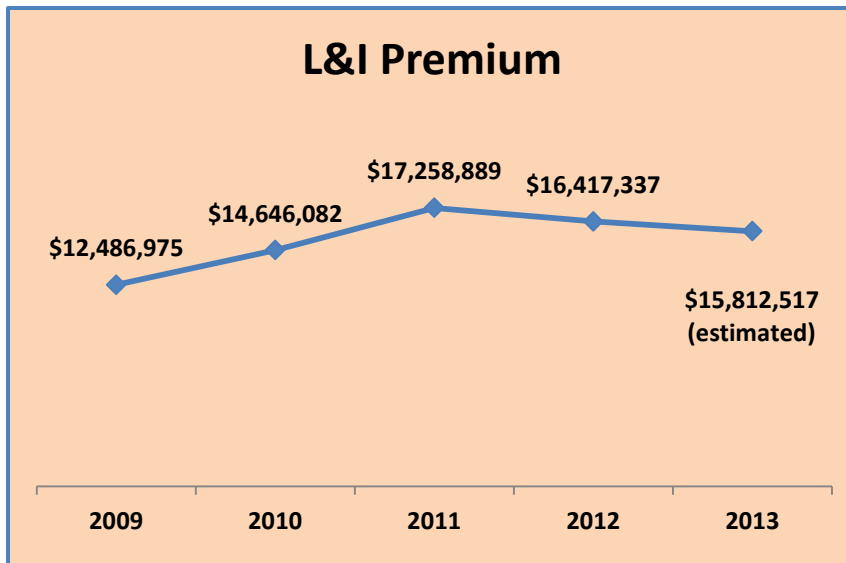
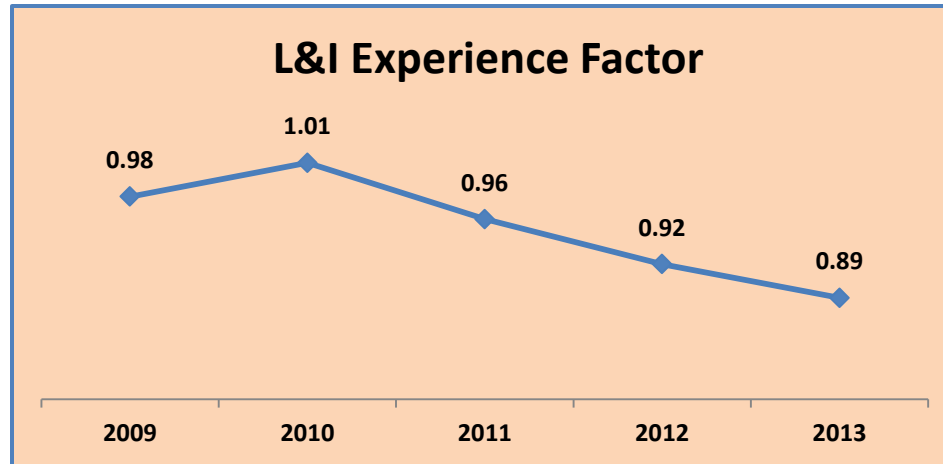
Claims Services

Workers' Compensation Program

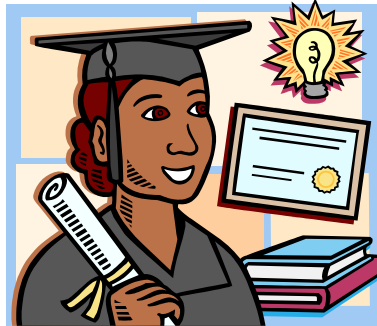
Insurance Information

- Insured through the State of Washington's Department of Labor and Industries (L&I)
 - NOT self insured
 - NOT commercially insured (prohibited in WA)
- We pay an insurance premium to L&I based on payroll hours, reported quarterly
- L&I's Claims Managers manage and pay our workers' compensation claims with careful oversight and coordination by UW's Claims Specialists in the Office of Risk Management

UW's Insurance Costs for Occupational Injuries



Experience Factors for 2013: Higher Ed



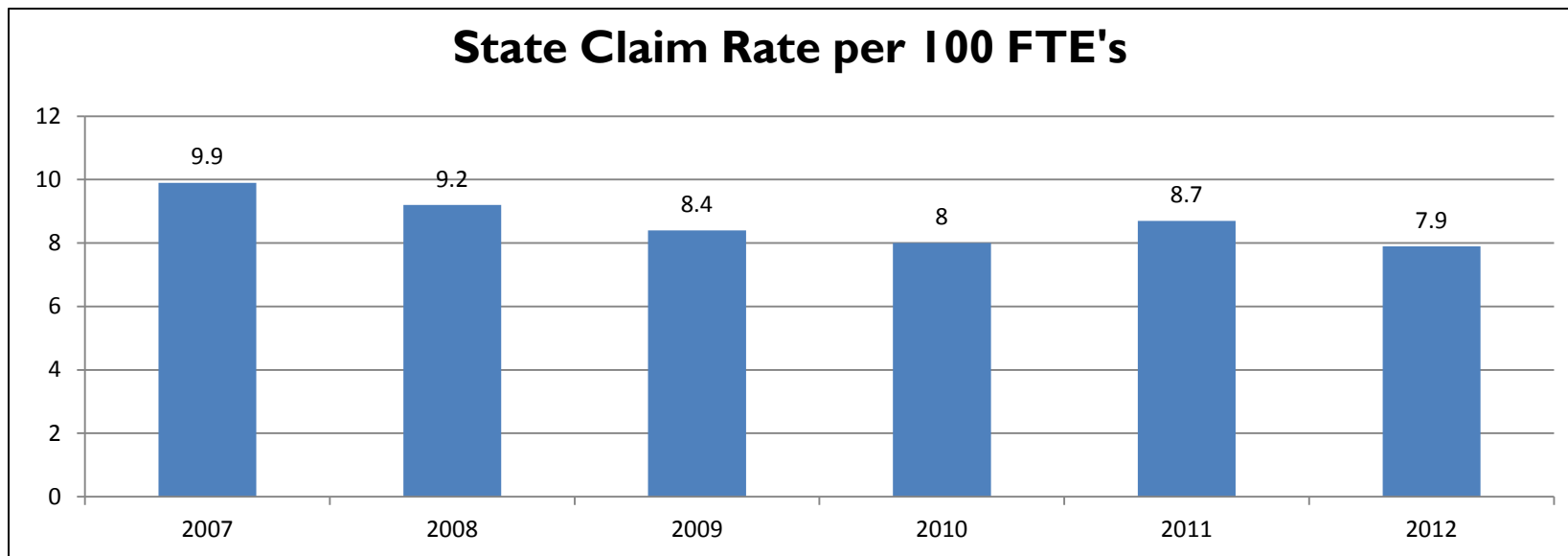
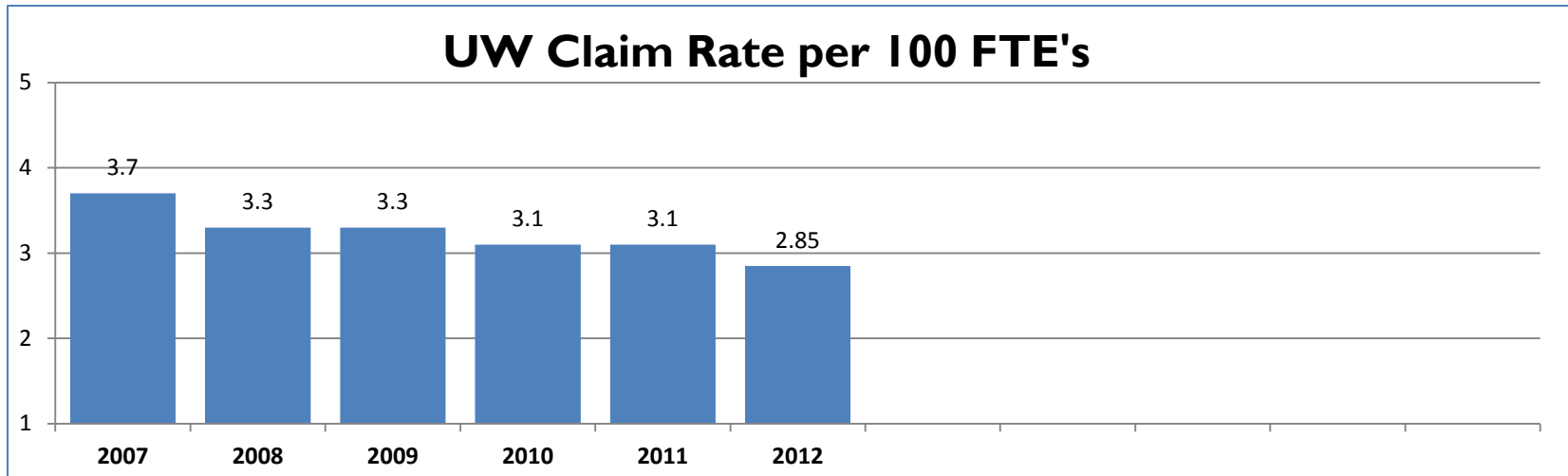
Washington State University	.84
University of Washington	.89
Evergreen State College	.94
Eastern Washington University	.95
Western Washington	1.17
Central Washington University	1.24

Experience Factors for 2013: Other State Agencies



Department of Ecology	.27
Washington State Patrol	.63
Washington State Lottery	.78
Department of Transportation	.85
Department of Corrections	1.06
Department of Social and Health Services	1.14
Department of Labor and Industries	1.23
Industrial Insurance Appeals Board	1.24

Claim Rates: State Fund v UW



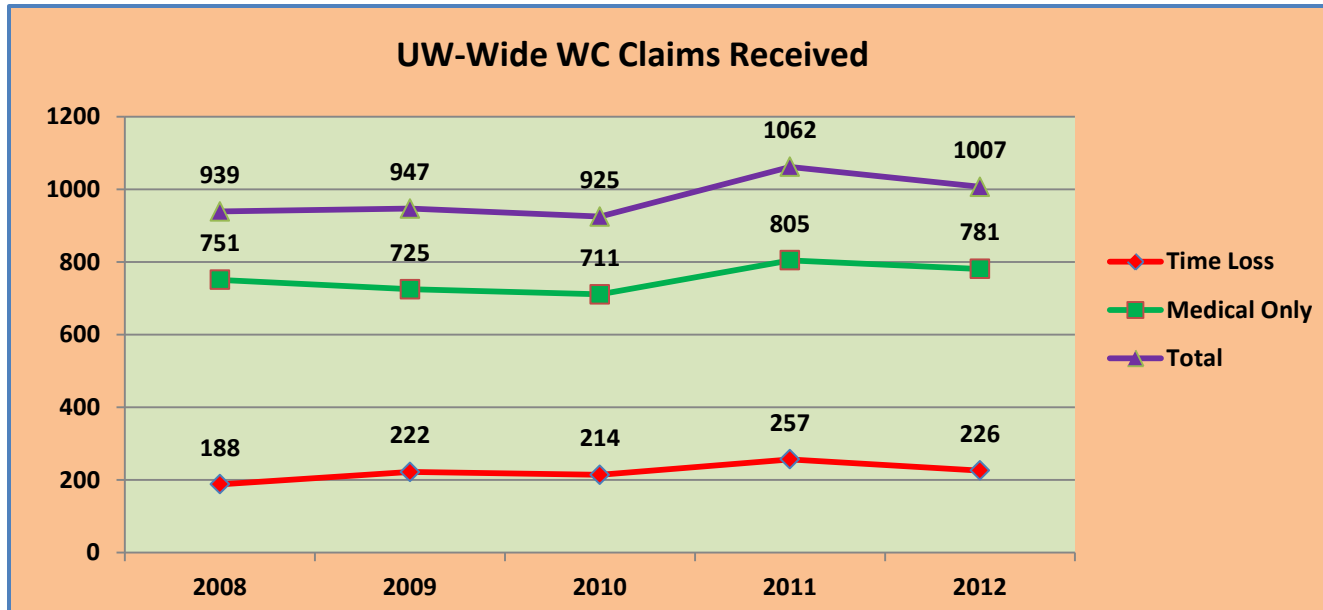
Workers' Compensation Claim Information

Five Calendar Years 2008 – 2012

University –Wide by Departments Generating
Highest Time-Loss

HMC, UWMC, Facilities Services, and Student Life

Claim Frequency: UW-Wide



Five Year Frequency by Division

Division	Time Loss Claims	% of Total Time Loss Claims	Med Only Claims	Total Claims	% of Total
Harborview	410	37%	1,109	1,519	31%
UWMC	270	24%	778	1,048	21%
Facilities	236	21%	465	701	14%
School of Medicine	29	3%	364	393	8%
Student Life	48	4%	200	248	5%
Health Sciences	15	1%	216	231	5%
Arts & Sciences	10	1%	110	120	2%
Finance/Facil	18	2%	41	59	1%
Bothell	12	1%	37	49	1%
School of Dentistry	4	0%	45	49	1%
All Other	55	5%	408	463	9%
TOTAL UW	1,107		3,773	4,880	

Red Highlighted Departments = 86% of Time Loss Claims

Five Year Severity by Division (closed claims)

Time Loss Days

Division	# Time Loss Days	% of Total
Harborview	20,343	38%
Facilities	12,753	24%
UWMC	12,300	23%
Student Life	2,527	5%
School of Medicine	1,491	3%
Finance/Facilities	1,001	2%
Health Sciences	434	1%
Minority Affairs	409	1%
UW Bothell	238	0.4%
UW Tacoma	229	0.4%
All Other	1,280	2%
Total UW	53,005	100%

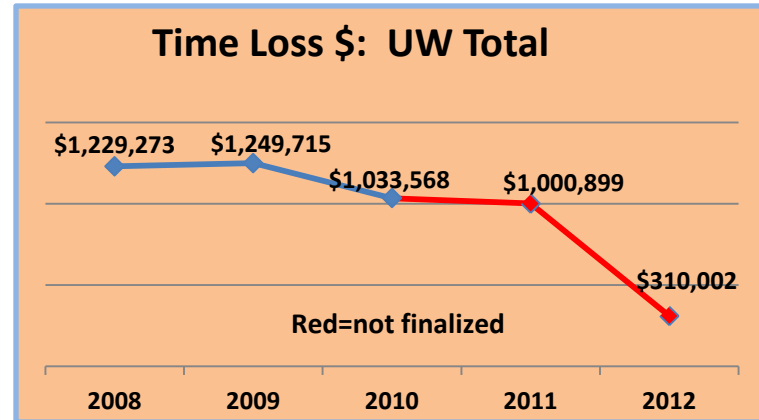
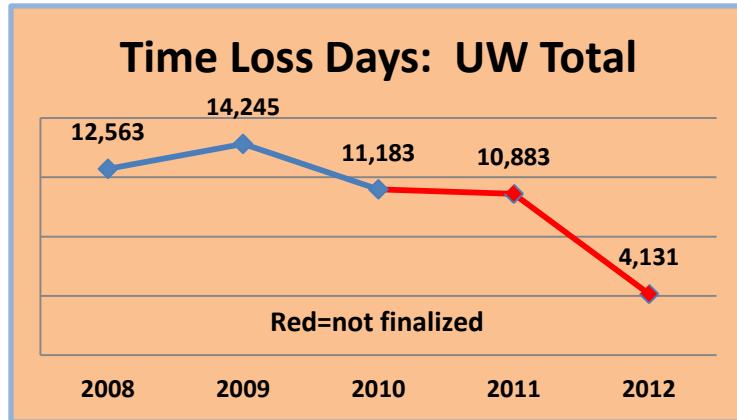
Time Loss \$

Division	Time Loss \$	% of Total
Harborview	\$2,038,579	42%
UWMC	\$1,132,892	23%
Facilities	\$1,109,630	23%
Student Life	\$136,131	3%
Finance/Facilities	\$114,775	2%
School of Medicine	\$82,432	2%
Health Sciences	\$49,337	1%
UW Bothell	\$22,684	0.5%
UW Tacoma	\$19,254	0.4%
Arts & Sciences	\$18,686	0.4%
All Other	\$99,057	2%
Total UW	\$4,823,457	100%

Red Highlighted Departments = 90% of Time Loss Days and 91% of Time Loss \$

UW Time Loss Days and Dollars: Key Drivers of Workers' Compensation Cost

	% Time Loss Claims still open	# Time Loss Claims Open
2008	5%	12
2009	5%	10
2010	7%	18
2011	12%	41
2012	42%	97



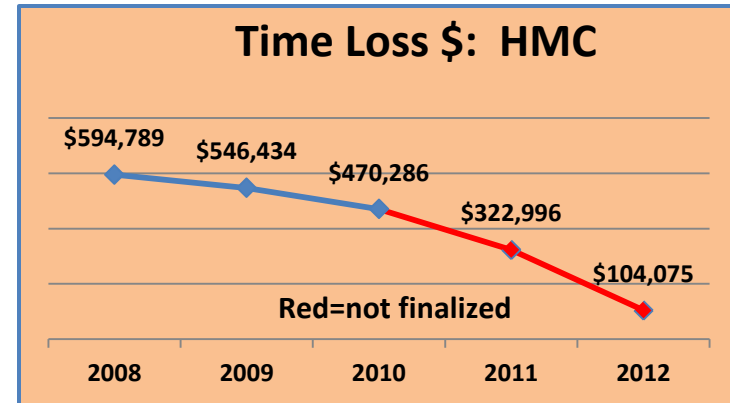
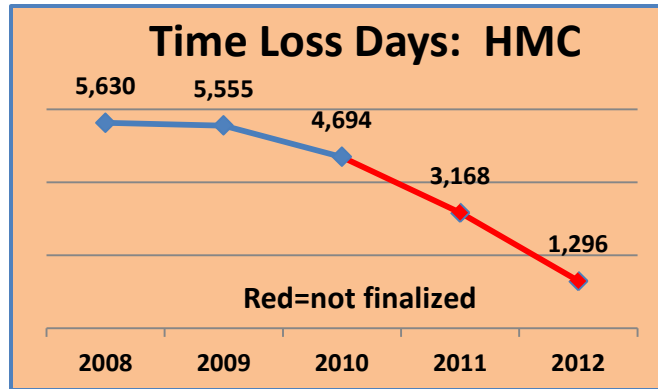
Top 3 Positions	Time Loss Days	Time Loss \$	% of Total UW TL \$
Reg Nurse	7,418	\$1,129,478	23%
Custodian	7,612	\$436,351	9%
Hospital Assistant	5,938	\$360,491	7%
Total	53,005	\$5,139,825	

Top 3 Diagnoses	Time Loss Days	Time Loss \$	% of Total UW TL \$
Sprain/Strain	33,281	\$3,115,736	65%
Bruise/Contusion	3,725	\$329,784	7%
Fracture	3,139	\$289,585	6%

Top 3 Body Parts	Time Loss Days	Time Loss \$	% of Total UW TL \$
Back	17,982	\$1,648,548	34%
Shoulder	7,814	\$737,413	15%
Knee	6,589	\$614,438	13%

Harborview

Claim Frequency	# Med Only Claims	# Time Loss Claims	Total
2008	220	77	297
2009	202	78	280
2010	208	89	297
2011	248	92	340
2012	231	74	305
Five Year Total	1,109	410	1,519



HMC: Top 3 Positions	Time Loss Days	Time Loss \$	% of Total \$
REG NURSE	5,090	\$786,943	39%
HOSP ASST	3,909	\$243,165	12%
IMAGING TECH	1,370	\$168,256	8%
Total for all HMC	20,343	\$2,038,579	

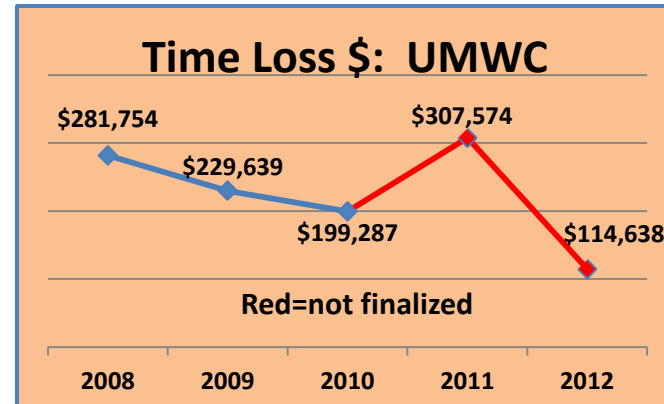
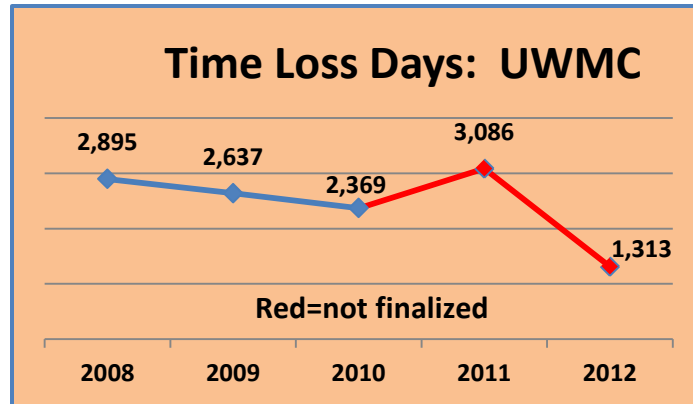
HMC: Top 3 Body Parts	Time Loss Days	Time Loss \$	% of Total \$
BACK	6,515	\$651,572	32%
SHOULDER	2,805	\$298,814	15%
KNEE(S)	2,772	\$279,432	14%

HMC Top 3 Departments	Time Loss Days	Time Loss Dollars	% of Total \$
NURSING, GENERAL	3,364	\$354,553	17%
PSYCHIATRY	1,625	\$195,811	10%
RADIOLOGY/NUCLEAR MED	1,440	\$179,008	9%

HMC: Top 3 Diagnoses	Time Loss Days	Time Loss \$	% of Total \$
Sprain/Strain	13,273	\$1,350,591	66%
Fracture	1,209	\$133,570	7%
Contusion	1,309	\$121,044	6%

UWMC

Claim Frequency	# Med Only Claims	# Time Loss Claims	Total
2008	147	41	188
2009	145	45	190
2010	161	45	206
2011	168	73	241
2012	157	66	223
Five Year Total	778	270	1,048



UWMC: Top 3 Positions	Time Loss Days	Time Loss \$	% of Total \$
REG NURSE	2,729	\$412,041	36%
HOSPITAL ASSISTANT	2,115	\$123,896	11%
CUSTODIAN	1,719	\$99,144	9%
Total for all UWMC	12,300	\$1,132,892	

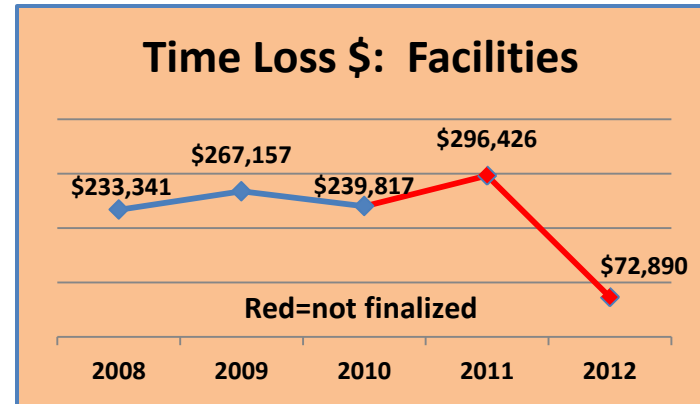
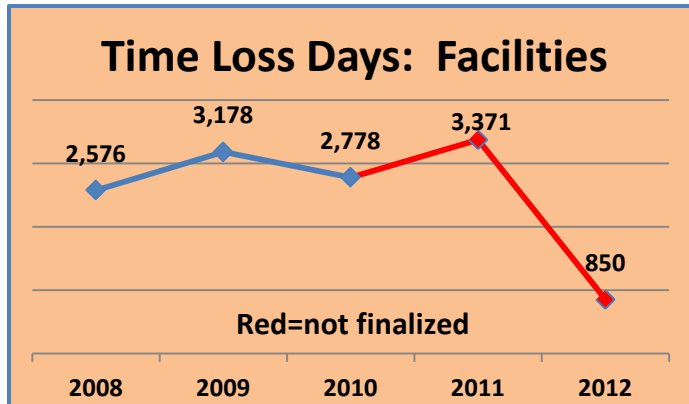
UWMC: Top 3 Body Parts	Time Loss Days	Time Loss \$	% of Total \$
BACK	4,527	\$496,574	44%
SHOULDER	2,439	\$229,023	20%
HAND(S)	1,364	\$85,993	8%

UWMC: Top 3 Departments	Time Loss Days	Time Loss \$	% of Total \$
NURSING, GENERAL	3,057	\$348,285	31%
ENVIRONMENTAL SVCS	1,892	\$108,181	10%
SURGERY	702	\$87,957	8%

UWMC: Top 3 Diagnoses	Time Loss Days	Time Loss \$	% of Total \$
Sprain/Strain	6,869	\$740,281	65%
Contusion	915	\$68,262	6%
Fracture	930	\$58,796	5%

Facilities Services

Claim Frequency	# Med Only Claims	# Time Loss Claims	Total
2008	105	32	137
2009	90	52	142
2010	84	46	130
2011	97	56	153
2012	89	50	139
Five Year Total	465	236	701



Facilities Services: Top 3 Positions	Time Loss Days	Time Loss \$	% of Total \$
PL/PIPE/ STEAMFTTR	2,710	\$269,164	24%
CUSTODIAN	3,487	\$198,920	19%
ELECTRICIAN	418	\$44,077	4%
Total for all Facilities	12,753	\$1,109,630	

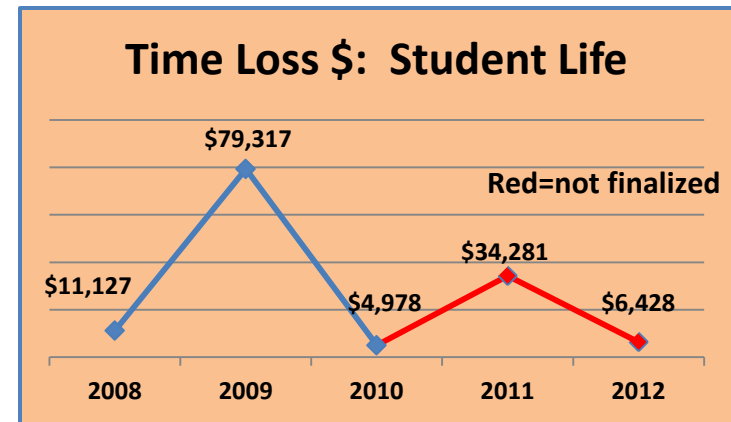
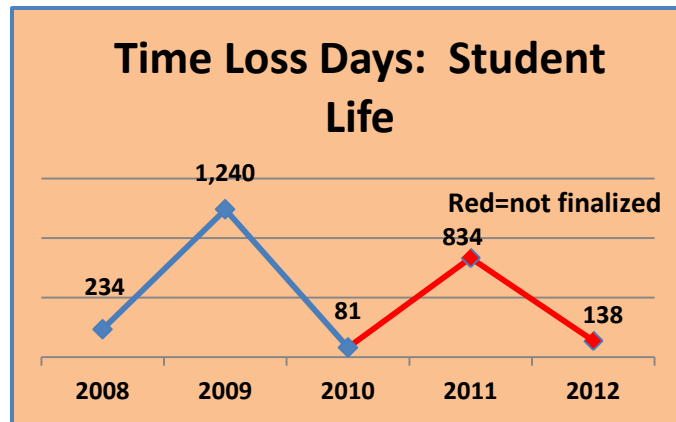
Facilities: Top 3 Body Parts	Time Loss Days	Time Loss \$	% of Total \$
SHOULDER	2,754	247,542	22%
BACK	2,966	238,209	21%
KNEE(S)	2,406	212,805	19%

Facilities Top 3 Departments	Time Loss Days	Time Loss Dollars	% of Total \$
PHYS PLANT/MAINT ALT	5,703	\$568,978	51%
PHYS PLANT/CUSTODIAL	4,069	\$243,849	22%
PHYS PLANT/CAMPUS OPS	1,984	\$220,249	20%

Facilities: Top 3 Diagnoses	Time Loss Days	Time Loss \$	% of Total \$
Sprain/Strain	8,373	\$707,844	64%
Fracture	537	\$43,828	4%
Contusion	1,118	\$107,830	10%

Student Life

Claim Frequency	# Med Only Claims	# Time Loss Claims	Total
2008	28	9	37
2009	32	16	48
2010	44	3	47
2011	48	11	59
2012	48	9	57
Five Year Total	200	48	248



Student Life: Top 3 Positions	Time Loss Days	Time Loss \$	% of Total \$
FOOD SERVICES	874	\$40,795	30%
CUSTODIAN	649	\$36,000	26%
PAINTER	409	\$25,901	19%
Total for all Student Life	2,527	\$136,131	

Student Life: Top 3 Body Parts	Time Loss Days	Time Loss \$	% of Total \$
BACK	1,174	\$57,187	42%
ARM	372	\$22,840	17%
SHOULDER	384	\$19,277	14%

Student Life Top 3 Departments	Time Loss Days	Time Loss Dollars	% of Total \$
RETAIL FOOD SVCS	1,605	\$75,262	55%
RESIDENT HALLS	519	\$33,947	25%
STUDENT ACTIV/UNION FAC	228	\$14,810	11%

Student Life: Top 3 Diagnoses	Time Loss Days	Time Loss \$	% of Total \$
Sprain/Strain	1,715	\$90,628	67%
Carpal Tunnel	175	\$9,508	7%
Contusion	68	\$4,787	4%

Stay At Work Incentive Program

- Passed in Legislature 2011
- Effective 6/15/11
- L&I reimburses UW for accommodating medical restrictions:
 - 50% of base wages for up to 66 days actually worked in light duty in a 24 month period, with a cap of \$10,000 per claim
 - \$2,500 for tools
 - \$1,000 for training
 - \$400 for clothing
- Risk Management administers the Program and does the work!
- Checks go directly to the department which provides the light duty
- Has supported **CULTURE CHANGE** at UW
 - Old: “We don’t do light duty”
 - New: “Let’s find light duty”



Stay at Work Incentive Reimbursements to date

as of 9-30-13

(Ability to Claim Reimbursements Began in January 2012 – retro to June 2011)

2012 Department/ Division	# Reimbursements	\$ Reimbursed
Facilities	11	\$17,314
HMC	46	\$93,324
HSCI	2	\$5,346
MED	4	\$13,848
STULI	1	\$2,496
UWMC	36	\$56,197
Other	7	\$10,425
Total UW 2012	107	\$198,950

2013 to date Department/ Division	# Reimbursements	\$ Reimbursed
Facilities	7	\$12,365
HMC	36	\$83,010
HSCI	1	\$4,652
MED	1	\$831
STULI	2	\$5,281
UWMC	38	\$74,753
Other	3	\$5,146
Total UW 2013 YTD	88	\$186,038

Total Reimbursements since
Program Inception: \$ 384,988

How to Collect Your Incentive \$

- Guidance and UW Stay at Work Reimbursement Form available on our website (<http://f2.washington.edu/treasury/riskmgmt/wc>)
 - You provide completed form, payroll documentation and receipts for tools, equipment, training
- Risk Management will do the rest
 - Light Duty Job Analysis signed by Doctor
 - Send documentation to L&I
 - Track requests
 - Track reimbursements
 - Distribute the funds back to your department!



What's New In Workers' Compensation

LEAN PROCESS IMPROVEMENTS

LEAN Project Team 2011

- Create coordinated, streamlined process - well understood and easy to follow UW-wide
- Mission: Get injured workers back to work asap
- Reduce time loss paid
- Ultimately contribute to reduction/control UW's insurance premium

Results:

- Process Map/Portal on website with key forms & processes
- Improved Communication and Coordination
- Focus on light duty job placements
- Time loss results mixed
- Premium and Experience Modifier Decreased



Claims Fraud Initiative



- Partnering with L&I's Fraud Prevention Program
- Publicizing L&I's Claim Fraud Reporting to the UW
Community Hotline: 1-888-811-5974, www.fraud.ini.wa.gov.
- Complementing L&I's fraud investigation work with our own background checks on time loss claims and other claims with red flags
- UW Claims Fraud Brochure
- Website material on Claims Fraud
<http://f2.washington.edu/treasury/riskmgmt/wc>
- Education on **Red Flags** to watch for!

Workers' Compensation Fraud: Spotting the Red Flags

What To Do: Report Claim Fraud to L&I at 1-888-811-5974 and email claims@uw.edu



Not Injured At Work or At All

- No Witnesses
- Conflicting stories on how injury occurred
- Time lapse between injury and treatment
- Injured while off work
- Injured jury prior to or after disciplinary action or change in job
- Injured immediately prior to being terminated from job
- Moves out of state shortly after alleged injury
- History of filing claims



Unfair Benefits Fraud – Doing Inappropriate Activities

- Participating in recreational activities inconsistent with injury
- Wrongfully claim dependents or spouse
- Misuse drugs or display drug seeking behavior
- Frequently change doctors



Disability Fraud – Working while on disability

- Working while on time loss
- Regularly away from home during normal business hours
- Receiving unemployment while on time loss
- Working and being paid “under the table” while on time loss
- Doing volunteer work while on time loss
- Providing care under DSHS’s COPES program while on time loss



Workers' Comp Forum Meetings

- Forum for UW Workers' Comp stakeholders to meet on relevant topics:
 - Process and communication improvements
 - New developments impacting Workers' Compensation
 - New ideas
 - Guest speakers
- Extension of LEAN Process meetings
- Includes HR, Employee Health, Key Departments, Providers, Occupational Health, Risk Management, EH&S, L&I, and others
 - the forum is open!

SHIP Return To Work Grant



- “Safety & Health Investment Program”
- Dr. June Spector, Assistant Professor, Environmental & Occupational Health Sciences and Medicine, PI, and Michael Oberg, Program Manager
- Year-long project to build a multimedia training module for supervisors/managers to support early, safe return to work for their injured employees
- Will be piloted at HMC (clinical and non-clinical managers/supervisors)
- Five components
 - Assisting injured employees in seeking medical care
 - Completing the PSN report
 - Communicating with injured employee
 - Accommodating light duty
 - Return to work incentives
- Managers/supervisors will be surveyed against test group during pilot period
- After pilot period, will potentially expand campus and state-wide

Claims Surveys of Injured Workers and Supervisors

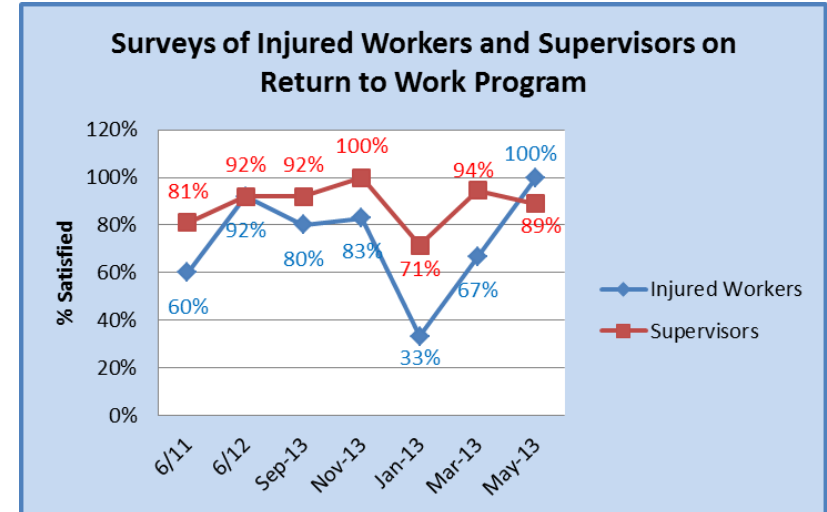
Satisfaction Surveys are sent to injured workers with time loss of 7 days or more.

- At close of claim or at 6 months post claim, whichever less

Supervisors receive Survey at same time

Surveys ask about:

- For supervisors – training re role and responsibilities, fairness, contact with employee, contact with HR and RM, ease of accommodating restrictions
- For employee – contacts, communication, fairness, ease of working within restrictions
- And solicit ideas for improvement – most value!



Adverse Effects of Unnecessary Work Absence*

- Longer absence from work = greater risk of long term disability
 - 4-6 weeks = 20% chance
 - 6 months = 50% chance
- Research supports that people who return to work following occupational injury are healthier than those unable to work
- Physical effects
 - Deconditioning
 - Loss of aerobic fitness
- Psychosocial effects
 - Boredom, depression, loss of control
 - Social problems – loss of routine, financial stress
- Vocational effects
 - Loss of confidence, disconnection
 - Financial loss – time loss benefits don't cover all lost income

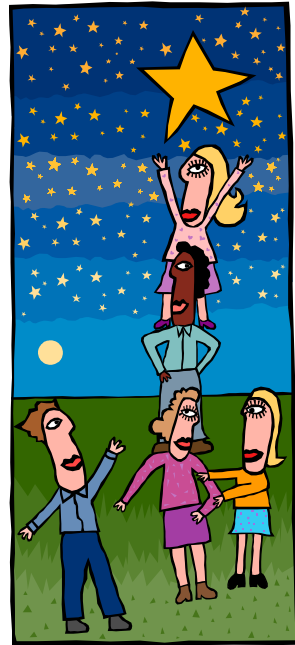


Benefits of Staying at Work or Early Return to Work*

- Peer and supervisor support is highest immediately following injury
- Activation through work activities has been proven to reduce pain, need for analgesia, and risk of permanent work incapacity
- Reduces overall economic loss
- Enables socialization, work habits, and adjustment back to the workplace
- Minimizes adverse psychological effects
- Shortens duration of lost productivity

Workers' Compensation Goals

- Experience modifier < .9
- Annual Premium < \$ 16 mil
- Decreased # Time Loss Days and Dollars
- Satisfaction of Injured Workers and Supervisors with Services on Surveys
- Increase % of Time Loss Claimants on Light Duty
- Timely Contact with Injured Workers and Supervisors
- Staffing – welcoming a new Sr. Return to Work Coordinator



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