

NATIONAL COUNCIL OF SELF-INSURERS 2016 ANNUAL CONFERENCE



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What can you learn from the
Pros on medical treatment and
return to work

Introduction

- League-wide Programs
 - Consistency
 - Success
- Unbundled vs. Bundled
 - Control
- Concepts work regardless of industry



Chicago Cubs

From a Weakness to Being a Strength



Why?

- Associates feel they are being taken care of
 - Associates receive high quality medical care
- Associates back to work
- Help mitigate liability
- Reduce costs of a claim
- Process = Conformity
- Claim moves smoothly through the process
- Management informed of status/updates

More Money = More Problems

- Reduce cost through deals with providers
- Shut off benefits
- No outside medical cost and less admin/billing work
- A good process can lead to less litigation

Return to Work / Transitional Work Policy

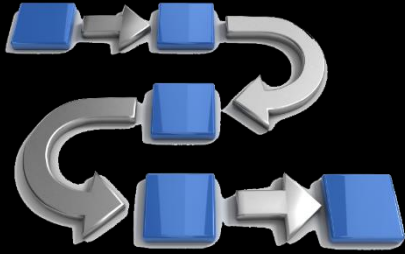
- Why creation of a Transitional Work Policy
 - a. A body in motion tends to stay in motion, a body at rest tends to stay at rest
 - b. Get creative with jobs in advance
 - c. TTD is shut off
 - d. May be easier to get MMI
 - e. Monitor injured associate to assure good recovery
 - f. Most associates want to get back to work

Importance of High Quality Medical Care

- Great outcomes
- Avoiding second surgeries/procedures
- Doesn't have to cost big bucks
- Getting injured associate back to work
 - Use of cutting edge treatment
 - Get aggressive
 - Durable Medical Equipment

Managing Referrals Prospectively

- Development of 'your' network of medical providers
 - Meet with them
- Medical direction and control
 - Statutory
 - Guidance
- Occupational Medical Provider
 - Teaching & learning the employer - philosophy
 - Referrals (specialists, diagnostics)
 - Physical Therapy



Think Process

- Vendors know what is expected in regards to paperwork
- Associates know what is expected from them
- Process creates an easy flow of paperwork and information
- Feeling of being taken care of in a process

Seattle Mariners & Seattle Seahawks

Our strategy for success in Workers' Compensation



Prioritization

- Culture
- Mitigate Liability
- TPA & Claims Management
- Return to work

Our Culture

- Extraordinary - far more than usual or expected
- We pride ourselves in making available to our employees the best medical providers. Regardless of injury – Occ. or Non-occ.

Mitigate Liability

- Mitigate Liability whenever possible
- Litigation Strategy

TPA & Claims Management

- Starts with clear and detailed client service instructions
- Access and utilization of claim system
- Monthly claim reviews
- Communication with adjusters/examiners
- Daily Report of claims submitted
- Moving from process based to outcome based

Vendor Capability Utilization

Return to Work

- Analytics to help identify trends & opportunities
- Predictive Modeling & Triggers
- NCM/TCM
- Pharmacy Benefit Manager

Return to Work

- #1 Emphasis is return to work. Avg. age of our day of game staff is 55.
- We keep all employees on salary and will make any reasonable accommodation
- Assist with Scheduling AP appointments
- Rehab in house when possible
- Weekly communication from Supervisor
- Weekly communication from Risk Manager

Athletes

- The fun stuff, right? The Big Leagues
- We have 4 athletic trainers and 3 strength and conditioning coaches at the big league level.
- We provide acupuncture and massage daily (by request)
- I meet weekly with our trainers to discuss player progress
- Trainers send injury report/rehab update daily
- I/We meet quarterly to discuss workers' comp. claims
- I meet annually with medical staff, baseball dept., brokers and management to discuss overall program. Analyze our program. Establish annual goals.
- Athletes receive entrance and exit physicals with baseline scans if position is pitching or coaching.

Claim Examples

- 61 y/o –Cervical Disc Injury. Surgical with a 3 level cervical disc replacement - RTW 4 weeks from date of surgery - 66 now and still works here (KOS) – PPD was nearly as much as medical costs.
- Had we not authorized this surgery (Statefund would not) this was a pension and an employee UATW in any capacity – 250K+

Claim Examples

- 70 y/o compound fx forearm RTW 2 weeks after surgery - 80 now and still works here (KOS)

Claim Examples

- 56 y/o lead engineer on our roof. Arthroscopic shoulder surgery w/complicating diabetes - RTW with permanent restrictions JOI 30 days after surgery (KOS). Currently 59 y/o and still works for us.

Claim Examples

- 68 y/o Compound fx ankle. RTW JOI 15 days following surgery. KOS for the 15 days. Employee is currently 71 and still works here.

The Future

- Where we see the future - Sports Science
- Are professional sports leading the way?
- Wearable technology

Conclusion

- Do the right thing, treat employees as a most valuable asset
- Provide quality medical care
- Effective communication
- Pay attention
- Stay involved

Questions

