

School: Claims
Course: Workers' Compensation Claim Handling 101
Faculty: Julie Bandy, Casualty Claims Manager, CBCS, Inc.
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Summary

The course "Workers' Compensation Claim Handling 101," taught by Julie Bandy of CBCS Inc. and Beth Goede of The Hartford, provides a comprehensive overview of the workers' compensation claims process. The course aims to equip participants with the knowledge and skills necessary to handle claims effectively, emphasizing proactive management, whole person recovery, and transparent communication.

Overview of the Course: The course begins with an introduction by Julie Bandy, who outlines her extensive experience in workers' compensation and insurance. She highlights the importance of placing injured workers at the center of the claims handling process and discusses the value of proactive claims management and communication. Beth Goede follows with her background in the industry and the principles of whole person recovery, emphasizing advocacy, transparency, and setting expectations to achieve the best outcomes for all parties involved.

Life Cycle of a Workers' Compensation Claim: The course details the life cycle of a workers' compensation claim, starting with the filing of a claim and the critical early decisions regarding coverage and compensability. These decisions determine whether the insurance policy covers the individual and whether the alleged injury or illness is related to their employment. The importance of a thorough compensability investigation, which includes reaching out to the employer, the injured worker, and medical providers, is stressed to ensure an informed decision.

Proactive Claims Management: Throughout the claims process, proactive management and communication are essential. Regular contact with all parties involved helps gather accurate information and build trust, reducing the likelihood of litigation. Data integrity is crucial, as accurate data supports informed decision-making and ensures compliance with various regulatory requirements.

Whole Person Recovery: Whole person recovery is a key concept in the course. It involves treating each injured worker as an individual, respecting their unique circumstances, and advocating for their needs. Transparency and ethical principles, such as respect and honesty, are vital in building trust and minimizing conflict. Addressing conflicts promptly and empathetically can lead to better outcomes and reduce the likelihood of litigation.

Claim Types and Management: The course categorizes claims into different types, such as medical-only claims, lost time claims, and catastrophic claims, each requiring specific management strategies. Medical management is a critical aspect, especially for more severe injuries, where nurse case managers may be involved. Return-to-work programs, including light duty or alternative work arrangements, are discussed as strategies to help injured workers reintegrate into the workforce.

Benefits and Payments: A significant portion of the course focuses on benefit payments, including medical expenses and lost wages. Ensuring timely and accurate payments is crucial to support the injured worker's recovery and reduce anxiety and adversity. The importance of understanding jurisdiction-specific requirements and adhering to regulatory filings is also highlighted.

Cost Containment and Litigation Management: The course addresses various cost containment measures, such as utilization review and independent medical examinations, to ensure appropriate and necessary treatments are provided. Subrogation, or seeking recovery from third parties, is also discussed. Effective litigation management is essential to avoid unnecessary legal expenses and resolve claims efficiently.

Conclusion: In conclusion, "Workers' Compensation Claim Handling 101" emphasizes the importance of proactive management, whole person recovery, and transparent communication in the claims handling process. By understanding and applying these principles, claims handlers can achieve better outcomes for injured workers, employers, and all stakeholders involved in the workers' compensation system.

Learning Objectives

1. Understand the life cycle of a workers' compensation claim.
2. Learn the principles and practices of proactive claims management and communication.
3. Explore the roles and responsibilities of claims handlers, employers, and injured workers.
4. Recognize the importance of whole person recovery in claims handling.
5. Identify the key phases and critical decisions in the workers' compensation claims process.

Primary Takeaways

1. Proactive claims management and communication can build trust and lead to better outcomes for all stakeholders.

2. Whole person recovery is essential for addressing the diverse needs of injured workers and employers.
3. Key phases in the claims process include coverage determination, compensability investigation, and ongoing communication.
4. Effective data management and transparency are crucial for accurate decision-making and reducing litigation.
5. Understanding different claim types and their specific requirements helps in managing medical costs and ensuring timely benefit payments.

Course Outline

- 1) Introduction
 - a) Welcome and introduction by Julie Bandy
 - b) Introduction by Beth Goede
- 2) Life Cycle of a Workers' Compensation Claim
 - a) Overview of claim phases
 - i) Initial filing and early decisions
 - ii) Ongoing management and resolution
 - b) Importance of proactive management and communication
- 3) Key Phases in Claims Handling
 - a) Coverage Determination
 - i) Insurance policy coverage
 - ii) Compensability investigation
 - b) Ongoing Communication and Data Integrity
 - i) Three-point contact: employer, employee, medical provider
 - ii) Importance of accurate data
- 4) Whole Person Recovery
 - a) Principles of whole person recovery
 - i) Respect for individual differences
 - ii) Transparency and ethics
 - b) Application in claims handling
 - i) Advocacy for injured workers and employers
 - ii) Reducing fear and litigation
- 5) Claim Types and Their Management
 - a) Medical-only claims
 - b) Lost time claims
 - c) Catastrophic claims

- d) Reserving and financial management

- 6) Medical Management and Return to Work
 - a) Role of medical management
 - i) Use of nurse case managers
 - ii) Communication with medical providers
 - b) Return to work strategies
 - i) Light duty programs
 - ii) Alternative work arrangements

- 7) Benefits and Payments
 - a) Medical benefits and lost wages
 - i) Timely payment and its importance
 - ii) Handling disputes and adjustments
 - b) Settlement and resolution
 - i) Types of settlements
 - ii) Ensuring fair and timely payments

- 8) Cost Containment and Litigation Management
 - a) Cost containment measures
 - i) Utilization review and independent medical exams
 - ii) Subrogation and recovery
 - b) Litigation management
 - i) Avoiding unnecessary litigation
 - ii) Effective resolution strategies

- 9) Conclusion
 - a) Recap of key points
 - b) Importance of communication and advocacy
 - c) Encouragement to apply principles in practice

NOTE: Artificial Intelligence was used in the creation of this document.