

School: Claims
Course: Foundational Disability Management
Faculty: Beth Goede, Director of Strategy and Optimization, The Hartford

Summary

The Foundational Disability Management" course, taught by Beth Goede of The Hartford, provides an essential overview of the strategies and principles involved in managing disability in the workers' compensation context. Beth Goede brings her experience in the insurance industry and a focus on whole-person recovery, a central theme throughout the course.

Goede begins by explaining the importance of the workers' compensation system, which exists to ensure that injured workers receive the necessary medical care and income replacement when they cannot return to work due to injury. She stresses that disability management is not just about processing claims but involves a collaborative effort between stakeholders such as employers, medical providers, and the injured workers themselves. This approach fosters better outcomes by promoting the injured worker's emotional and physical recovery.

The course delves into the concept of **whole-person recovery**, which involves understanding that each worker responds to injury and recovery differently. Disability management professionals must recognize the individual circumstances of each injured worker, including psychological and emotional needs, in order to achieve the best outcomes. Advocacy plays a crucial role in this process, as professionals need to help injured workers navigate the complex workers' compensation system. Goede highlights the importance of empathy, active communication, and transparent interactions in disability management.

State regulations and case law surrounding disability benefits are another important focus of the course. Goede explains how different states have varying rules concerning temporary and permanent disability benefits, including how benefits are calculated, waiting periods, and retroactive payments. For instance, the course covers average weekly wage (AWW) calculations, which vary by jurisdiction, as well as the factors affecting compensation rates, such as waiting periods and temporary total or partial disabilities.

A significant portion of the course addresses the importance of timely and accurate payments to injured workers. Goede points out that delays in payments can cause anxiety for workers who may be living paycheck to paycheck. Ensuring that workers receive their benefits in a timely manner is critical to reducing their stress and

encouraging their engagement in the recovery process. She also highlights the potential penalties insurers or administrators may face for late payments, emphasizing the importance of compliance with state regulations.

The course also covers return-to-work strategies, emphasizing the importance of transitional or modified duty roles that allow injured workers to return to the workplace in a capacity that accommodates their medical restrictions. Goede discusses the importance of collaboration between the injured worker, employer, and medical providers to create an environment that supports a safe and effective return to work. She notes that returning to work, even in a modified capacity, can promote faster recovery and prevent workers from experiencing prolonged disability or re-injury.

In conclusion, this course offers a comprehensive look at the critical elements involved in managing disability claims. It emphasizes whole-person recovery, timely payments, compliance with state regulations, and the need for clear communication and collaboration among all parties involved. These elements contribute to better outcomes for injured workers and ensure the efficient and fair management of claims.

Learning Objectives

1. Understand the principles of disability management in workers' compensation, including state-specific regulations.
2. Learn how to implement whole-person recovery to improve outcomes for injured workers.
3. Explore methods to ensure timely payments and compliance with state regulations to avoid penalties.
4. Gain knowledge of return-to-work strategies and how to collaborate with key stakeholders.
5. Understand the intricacies of calculating temporary and permanent disability benefits across different jurisdictions.

Primary Takeaways

1. Whole-person recovery emphasizes empathy and advocacy, leading to better disability management outcomes.
2. Timely and accurate payments of disability benefits are crucial to reducing stress for injured workers.
3. Transparent communication with injured workers helps prevent misunderstandings and adversarial situations.
4. Return-to-work programs, including transitional duties, are vital to help workers re-enter the workforce safely.

5. Navigating state regulations and case law is essential for managing disability claims effectively, as every state handles disability benefits differently.

Course Outline

- 1) Introduction to Disability Management in Workers' Compensation
 - a) Overview of whole-person recovery and its importance in disability management.
 - i) Treating each injured worker as an individual with unique recovery needs.
 - ii) Importance of empathy and understanding in managing workers' compensation claims.
 - b) Role of disability management in workers' compensation.
 - i) Providing medical care and indemnity benefits to injured workers.
 - ii) Importance of transparency and communication in the claims process.
- 2) Components of Disability Management
 - a) Temporary and permanent disability benefits.
 - i) Distinction between temporary total disability (TTD) and temporary partial disability (TPD).
 - ii) State-specific regulations governing disability payments.
 - b) Payment processing and timeframes.
 - i) Importance of timely payments to reduce worker anxiety.
 - ii) Compliance with state regulations to avoid penalties.
 - c) Whole-person recovery and return to work.
 - i) Engaging injured workers in their recovery process.
 - ii) Encouraging safe return to work through transitional duties.
- 3) Managing Claims and Return-to-Work Strategies
 - a) Calculation of benefits and wages.
 - i) Average weekly wage (AWW) and compensation rate calculations.
 - ii) Variations in wage calculations across different states.
 - b) Transitional and modified duty.
 - i) Encouraging gradual re-entry into the workforce to prevent re-injury.
 - ii) Collaboration between injured workers, employers, and medical providers.
 - c) Legal and regulatory considerations.
 - i) Importance of understanding jurisdiction-specific case law and regulations.
 - ii) Filing forms and compliance with Electronic Data Interchange (EDI) requirements.

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