

WORKERS' COMPENSATION

Unpacking the Value of Transitional Work Programs

Lorain County Chamber of Commerce

WHI
Improving Employee Health

Presented by:
Shanna Dunbar BSN RN COHN-S
BWC Certified Transitional Work Program Developer

1

You are in the right place

You are...

You have...

You want...

WORKPLACE HEALTH AND SAFETY

2

WHI
Improving Employee Health

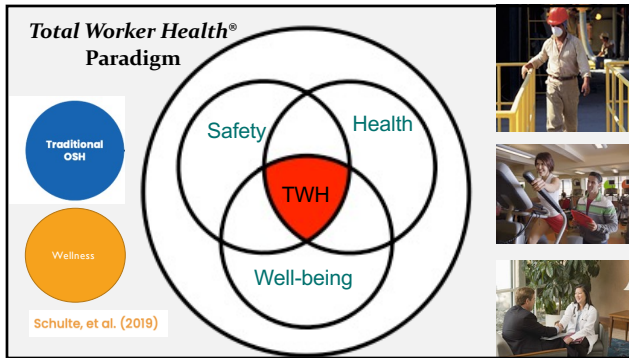
Total Worker Health® Strategist

Shanna S. Dunbar
[BSN RN COHN-S]
Certified Occupational Health Nurse
BWC-Certified Transitional Work Program Developer
Total Worker Health® Strategist

Public Health Nursing ... Caring for Communities

Occupational Health Nurse

3



4

JUST FOR YOU!

- Email me at Shanna@workplacehealthinc.com
- BOOK A CALL
- Insights on your most problematic WC CASES!
- Get more out of your wellness programming!

WHI phone: 866-377-8144 | email: shanna@workplacehealthinc.com | website: workplacehealthinc.com

5

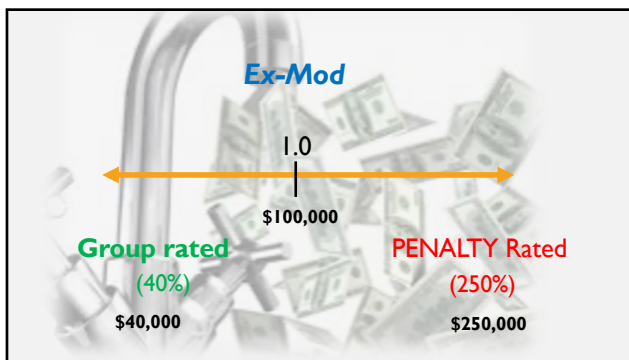


6

WC Benefits

- Employers pay premium
 - # employees/risk of job
 - frequency vs. severity
- Premium based on experience
 - Last 5 years
 - Ohio BWC pays for the life of the claim

7



8

When do Benefits start?

Work Related Injury –

- AOE/COE = Arise out of employment during the Course of employment to be Compensable

No Fault! ~ No dispute – limited liability

- NO attorneys needed


9

What is **NOT** a Work Injury?

WC generally does not cover:

- Stress or psychiatric disorders
- Self-inflicted injuries
- Fighting or horseplay
- When commuting
- Pain at work without injury

WHI
Improving Employee Health



10

Medical Costs

- Provider exams
- Diagnostic testing:
X ray, MRI, CT scan
- Physical Therapy



11

Indemnity Costs



- Lost time after **7** days
- Temporary Total Disability
 - 2/3 of wages
 - Tax-free

SEVERE
Reserves are Set
for the **LIFE** of the claim




12

Two scenarios

13

WHICH WOULD YOU RATHER HAVE?

Lost Time – Back Sprain

- Medical costs
- PT \$3500
- Medical \$1500


Indemnity (LT) Costs

- 4 weeks = \$600/wk
- \$2400

Severity “ON”


- Reserves = \$30,000??
- PREMIUM = 2x (for 5 yrs)

**IMPACT =
\$150,000**



14

Two scenarios




15

WHICH WOULD YOU RATHER HAVE?

RTW – Back Sprain


- Medical costs
- PT \$3500
- Medical \$1500

NO indemnity – Transitional work – rehab **ON** the job

NO severity ‘turned on’

NO premium rise

**IMPACT =
\$5000**



16

WHO WOULD YOU RATHER BE?

Lost Time – Back Sprain

- Medical costs
- PT \$3500
- Medical \$1500

Indemnity (LT) Costs

- 4 weeks = \$1000
- \$2400

Severity “ON”

- Reserves = \$30,000!?

PREMIUM = 2x (for 5 yrs)

RTW – Back Sprain

- Medical costs
- PT \$3500
- Medical \$1500

NO indemnity – Transitional work – rehab **ON** the job

NO severity ‘turned on’

No premium rise

\$150,000



\$5,000



17



18

- ✓ GET WORKERS BACK TO WORK
- ✓ MAINTAIN WORK SKILL SETS
- ✓ KEEP EMPLOYEES WORKING AND PRODUCTIVE
- ✓ SAVE WORKERS' COMP COSTS!

19



TRANSITIONAL WORK PROGRAMS

20

What is Transitional Work

- Work-site program for workers with physical restrictions
- Light Duty vs. Transitional Work
- Progresses the worker to a specific job





WHI
Improving Employee Health

21

What is included in the TWP development:



- Policy and Procedure=Roadmap
- Functional job analyses
- Establish provider relationship
 - OH Clinic and Therapy providers
- Employee/Supervisor Training
- On-site therapy/field NCM

The TW developer you choose should be doing the heavy lifting on this project!

22

How are TWP deliverables used?




- Policy and Procedure:
 - WRI and non-occupational
 - Keep workers productive
- Functional job analyses
 - Find new hires to fit functional demands
 - Identify ergonomic issues
 - Return worker from FMLA/WC
- Occupational Health Providers


23




**BENEFITS OF
TRANSITIONAL WORK
PROGRAMS**

24

Benefits of Transitional Work




- Less time consuming - roadmap
- Experiences a smoother transition back to regular duty
- Job skills stay current
- Maintains work relationships
- "Hand hold" cases with a field nurse case manager or onsite physical therapy



25


Benefits of Transitional Work

Work-related
OR NOT



- Reduce Health Care Costs and WC premiums
- Keep Workers Productive
- Less de-conditioning
- **Recover more quickly**

26



Grants up to \$8200
Covers up to 100% of costs

Transitional Work GRANTS

Even if had previous TW grant in past!

The maximum grant amounts are:

- 11-49 employees up to \$3,700
- 50-199 employees up to \$6,800
- 200+ employees up to \$8,200

27

Transitional Work Program

↓ Costs

↑ Productivity

Functional JA

↓ Deconditioning

↓ Replacement

↓ non-occ

↓ Relate

Keep employees working!

The BWC Grant COVERS the COST of development!*

*even if you have had a TW grant in the past you are eligible AGAIN!

28

Next Steps

Transitional Work Programs



- Apply for Transitional Work Grant
 - (BWC policy number & Employer contact)
- Identify a developer (list on Ohio BWC website)
- Provide list of job titles to developer
- Schedule start date to begin development

<https://www.bwc.ohio.gov/employer/forms/TransitionalWork/grant/Default.aspx>

29

JUST FOR YOU!




- Email me at Shanna@workplacehealthinc.com
- BOOK A CALL
- Insights on your most problematic WC CASES!



WHI
phone: 866-377-8144 | email: shanna@workplacehealthinc.com | website: workplacehealthinc.com

30

QUESTIONS????

31

TW BONUS Program

- Back-end discount program
➤ (Complete TWB-I form at bwc.ohio.gov)
- Show you used your TWP
- Up to 10% off next premium
- Ohio BWC gives \$1-4 Million back to employers each year

32

Return on your investment

Employer	TW Grant	BWC Reimbursement 100%	Employer Contribution	TW Bonus	Bonus Payment
Transit Authority	\$3,520.00	\$3,520.00	\$ 0.00	7.5%	\$46,627.32
City	\$ 5,600.00	\$ 5,600.00	\$ 0.00	10%	\$40,682.29
City	\$ 5,600.00	\$ 5,600.00	\$ 0.00	10%	\$ 35,802.63

*data from BWCTW developer slide deck 2021

33