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Return-to-Work in a Recession?

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Speakers



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Part I

Workers' Comp and Disability Management in a Recession

Speaker:



Richard Pimentel

Principal

Milt Wright & Associates

miltwright@miltwright

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Return-to-Work in a Recession

- The Transitional Employment Assignments is only one component of an effective disability management program.
- During a downturn that necessitates terminations, layoffs and hiring freezes, employers should...

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Return-to-Work in a Recession

- Focus on disability management components unaffected by the economy
 - Developing Activity Analysis for medical care provider early on in the process.
 - Focus on reducing the medical decision time and paperwork on a full release.
 - Employer must become more proactive with all return to work decision making parties.
- Making transitional employment assignments work when there are no jobs.
- Why are there no jobs available?

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Why are there no jobs?

- Not enough work to do
 - Not a good excuse
 - Be creative
 - Think out of the box
 - An economic downturn creates work that needs to be done and limited ways to pay for it.
 - Transitional employment can be the answer to staffing needs not the problem.

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Why are there no jobs?

- Employees laid off that must be brought back first
 - Negotiate with organized labor for case by case exceptions based on probable recovery.
 - Consider out of organization transitional employment alternatives.
 - Community non-profit work.
 - Develop a supervised or semi-supervised activity regimen, at a health club, designed my medical care provider to give the worker the benefit of recovering and staying in shape.

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Why are there no jobs?

- No budget or available FTEs for additional transitional employment assignments.
 - Move additional FTEs to allow for transitional employment assignments.
 - Create a worker's compensation transitional employment assignment cost code that can be offset by worker's compensation savings.

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Why are there no jobs?

- **No job for the employee to go back to when they have a full release.**
 - Is there an expectation that there will be an opening by the time the employee gets the full release? Then consider providing transitional employment with the employee understanding that they will be brought back with a full release only if there is an opening.
 - If there is no expectation of an opening do not provide transitional employment but evaluate the employee under the guidelines of the Americans with Disabilities Amendment Act. Consider reassignment to a suitable vacant position if appropriate.
 - Consider more hands on medical management and claims monitoring.

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Why are there no jobs?

- Do not give up on your corporate disability management program because financial setbacks.
 - Now more than ever there are reasons to control worker's compensation costs and limit claim reserves.
 - Focus on the disability management components not affected by the economic downturn.
 - Always remember disability management is a cost saving program \$4.00 returned on every dollar invested.

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Part II

Unemployment issues and six strategies for controlling workers' comp and disability management costs

Speaker:



Dawn Watkins

Director

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LA Unified School District

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Overview

- Economic Environment
- Los Angeles Unified School District: Road to a Successful Workers' Compensation Program
- Strategies for a Recession

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Unemployment is Growing

- The loss of 2.6 million jobs in 2008 was America's largest annual increase in unemployment since the end of the Second World War
- 524,000 US jobs were lost in December 2008 alone

Source: US Dept. of Labor, 2009

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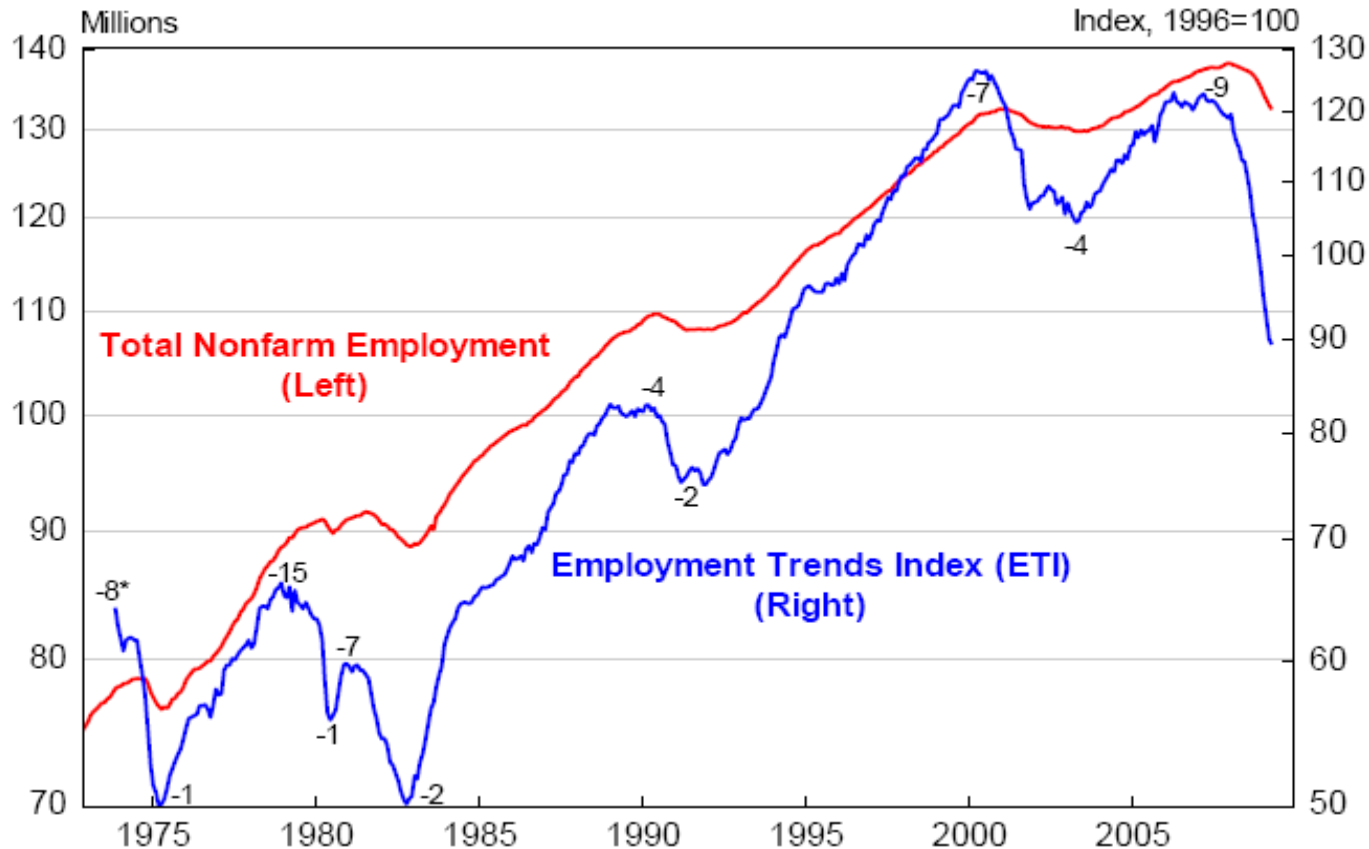
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Long-Term Employment Situation: Worst Decline in Decades

Employment Trends Index (ETI)™ 1973-2009



* Leads are in relation to the turning points of Payroll Employment

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Major Recent Reductions in Force

General Motors

Bank of America

Sprint/Nextel

Corus Steel

Citigroup

Anheuser-Busch

Caterpillar

Wyeth

IMS Health

Home Depot

Chrysler

ING

Texas Instruments

Dow Chemical

Sources: World Business Council for Sustainable Development; Washington Post, 02/2009

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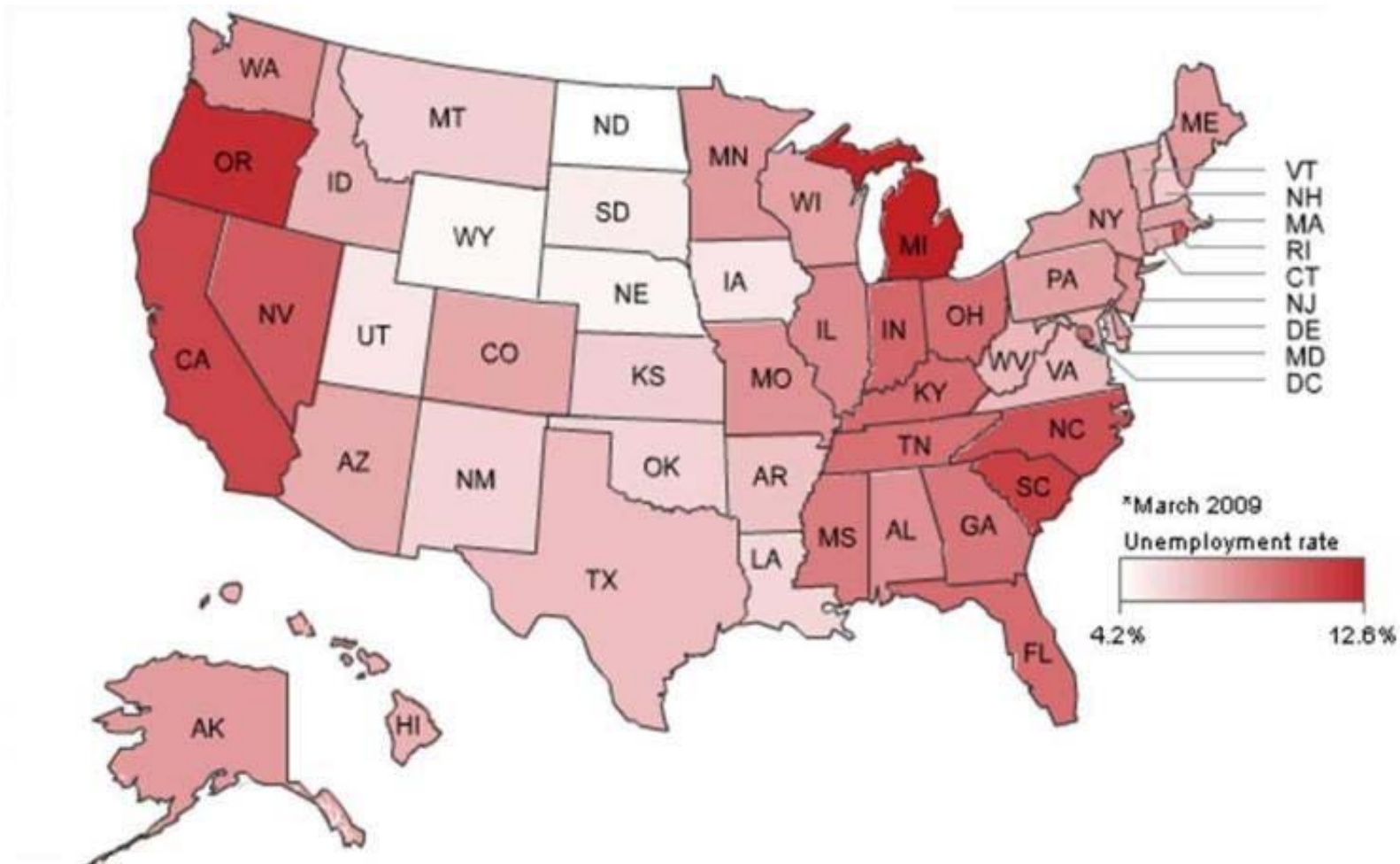
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National Unemployment Map



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CA WC Premium Rate Hikes

- WCIRB of California recommends 23.7% pure premium rate filing
- 15% - CA State Compensation Insurance Fund
- 4% - Zenith Insurance Company
- 10% - Liberty Mutual
- 33.9% - Employers Direct
- 4.5%-5.1% - Zurich North
- 5% - US Fidelity & Guaranty

Source: Workers' Compensation Insurance Rating Bureau, amended filing, April 23, 2009

Source: Workcompcentral.com, 06-04-09

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Return-to-Work in a Recession

- Los Angeles
Unified School District
- 2008 Theodore Roosevelt Award, non-profit category

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LAUSD Profile

- 2nd largest school district in nation
- 700,000 students, grades K-12
- 885 K-12 schools
- 80,000 regular employees
 - 44,000 teachers/certificated administrators
- \$6.3 billion operating budget

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LAUSD WC Program Highlights: 03-08

- 31% decrease in amount paid
- 46% reduction in lost work days
- 15% reduction in new claims filed
- 75% decrease in new litigated claims
- 15 fraud convictions

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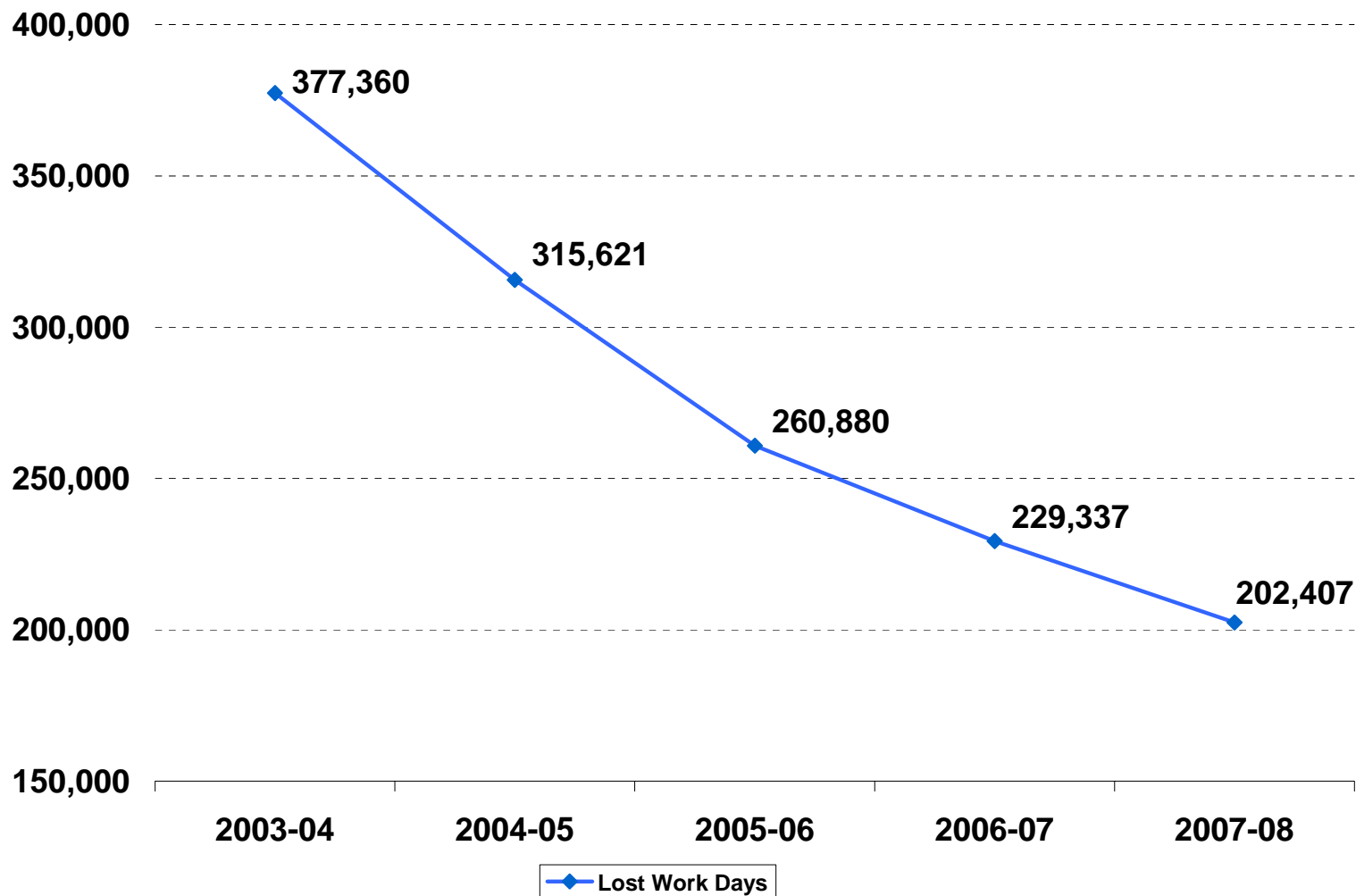
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Lost Work Days Trend Downward



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How We Improved the WC Program

- Management commitment
- Vendor partner relationships
- Medical Management
- Litigation Management
- RTW/Stay at Work
- Reasonable Accommodation
- Anti-Fraud & Abuse
- Safety

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LAUSD Budget Crisis

- Declining enrollment and revenue
- Massive deficits
 - \$678 million budget cut, 2008-2009
 - \$1.3 billion deficit, 2009-2011
- Reduction in force (RIF)

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Successful WC Program Strategies in a Recession

- 1) Evaluate Claims Admin Partnership
- 2) Evaluate Medical Care
- 3) Invest in Safety
- 4) Combat Fraud
- 5) RTW
- 6) Identify Resources to Assist Employees

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Evaluate the Claims Administrator Partnership

- Shared goals, shared success
- Use data to identify cost drivers
- Creative and cost-effective solutions

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Evaluate Medical Care

- **Medical Provider Network**
 - Focus on treating physician
- **Pharmacy Benefit Manager**
 - Analyze pharmacy spend
- **Ancillary Providers**
 - Value added service

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Invest in Safety

- Safety training
 - Ongoing, reassignment, new hire
- Accident investigation
- Focus on high frequency/severity locations and occupations
- Safety recognition program

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Continue to Combat Fraud and Abuse

- Special Investigation Unit
- Mine data for fraud indicators
- Anti-fraud campaign
- Partnership with local law enforcement

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RTW/Stay at Work

- Reasonable Accommodations
- Transitional assignments
 - Modified/alternate assignments
 - Alternate locations

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Identify Resources to Assist Employees

- **Outplacement resources**
 - Job opportunities
 - Career counseling
 - Retraining
- **Benefits information**
 - Unemployment benefits
 - COBRA
 - Retirement
- **Employee Assistance Program**

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