

One Step at a Time - Strategic Workers Comp. Planning for Next Year

With both the 04/01 annual retro freeze date snapshot (that determined how much the LeadingAge retro group had earned in retro refund) and the annual 06/01 Experience Rating freeze date (that determined what your company's workers comp premiums will be for the following year) both behind us, **how can all LeadingAge members companies strategically decide to perform better next year?**

- 1) **Job of Injury Job Analyses are an important tool:** If you do not have a Job of Injury Job Analysis bank for each of the job positions you employ and/or positions with high frequency of claims, or need your JA's updated, please reach out to your Risk Finance Claim Consultant ASAP. We can forward you ready-made JA's for you to modify and create your own, and/or we can refer you to a brand new service L&I is offering through L&I's ERTW (Early Return-To-Work) program. This is a free Job Analysis creation service from L&I Vocational Counselors and is unrelated to any open claims you may currently have. Using this service will not generate an invoice for the services no be charged to your L&I employer account. It is a huge value-add to the premiums you already pay, being offered by the State.

Once the referral is made, L&I will assign a vocational counselor to come out (Covid restrictions permitting) and/or interview you over the phone, to create Job Analyses for each of your company's positions. Again, this is a new and free service, so Risk Finance is encouraging all of it employer clients to take advantage of it quickly. Requests for referral can be emailed via your Risk Finance Claims Consultant or directly to L&I by email to ERTW@lni.wa.gov.

- 2) **Be ready ahead of time.** Create "Go-to" Light Duty Job's and have them pre-documented on L&I's Light Duty Job Description form. Have "Go-to" light duty jobs of varying physical demands already written up so you can hand the injured worker both their Job of Injury JA (see above) AND one or more of your "Go-to" Light Duty Job Descriptions, along with a pre-written letter to the doctor explaining that you're a Kept on Salary employer and always offer light duty return-to-work. Explain in the letter that following the doctor's exam, the worker is accountable for returning the doctor's full duty release and/or approval of the "Go-to" light duty that can be started immediately. Explain that this approved documentation is necessary to both continue wage replacement benefits to the work and to allow you as the employer, to make a formal offer of light duty work to the worker.

Your injured worker should be trained and know that this is the procedure and expectation before the injury occurs. Regular safety meetings are a great time and place to conduct this training.

- 3) Call or email your Risk Finance Claims Consultant to be referred to schedule your safety visit with our Safety consultant, Mike Sotelo. Mike can also be reached directly at Mike@RiskFinance.net. Mike loves to present and attend safety meetings!

- 4) Having #1 and doing #2 & #3, will reduce injuries on the job, reduce KOS (Kept on Salary) costs, reduce lost days, increase eligible number of days you can get L&I to pay you back for offering light duty via SAW reimbursement (Stay at Work, <https://lni.wa.gov/claims/for-employers/employer-incentives/stay-at-work>), and set the quality, tone and communication standards with the doctor. The doctor will know you are an engaged and caring employer, one that the doctor can trust will take every care to help their patient recovery. This will matter. This will shorten the lifecycle of the claim. This will make a huge difference to the worker's recovery and your bottom line.