

WORK COMP INSIGHTS

Establishing a Clinic Relationship

Chances are your organization has a process for making significant purchases. But does that process include medical care for injured employees? Probably not. Without any guidance, your injured employees may seek care from their family doctors or other general practitioners in your health care network. However, these care providers may not be optimally qualified to treat occupational injuries.

By partnering with an appropriate medical provider you can improve injured employees' access to occupational health care and enhance the effectiveness of their treatments. You can also reduce your workers' compensation costs by returning employees to productive work as soon as possible.

Choosing the Right Provider

Relying on the credentialing process of your group health network may not be enough to assure your employees are receiving the best occupational medical care. Just because a provider is credentialed through a network doesn't mean that they are best qualified to treat workplace injuries.

Without a pre-arranged plan, your employee may end up with a medical provider who does not give adequate consideration to a work-focused physical examination. You want a provider who will establish causation for the injury and develop a treatment plan to achieve maximum medical improvement in the shortest period of time.

The key is to recognize the important differences between the occupational health delivery system and the

general medical community. Your company needs to find and partner with medical providers that share the following characteristics:

- Occupational health delivery and injury management are among their core practice areas.
- Their mission and vision support your goals of keeping your employees safe, healthy and on the job.
- They use evidence-based protocols, such as those established by the American College of Occupational and Environmental Medicine (ACOEM), to find the optimal treatments and outcomes for your employees, and to benchmark and monitor treatment outcomes and utilization.

Establishing a relationship with the right clinic allows you to stay more involved in the recovery process after a work-related injury.

Early Return to Work

In recent years, the frequency of workers' compensation claims has declined, yet workers' compensation costs continue to climb. Medical, lost time and other claim costs continue to trend higher despite employer safety initiatives and persistent government efforts at policy reform.

Partnering with the right medical provider is one way to combat this trend. Study after study has shown that workers who return to work within three or four days are much less likely to file lost time claims than those with longer absences. Providers who understand this important dynamic – and who make prompt recommendations for returning employees to work with any appropriate restrictions - are your primary allies in keeping claim costs down.

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Your relationship with medical providers will help you control costs in several specific ways – some of which may not be obvious:

- Employees will return to work sooner, thus keeping the claim “medical-only” in many cases. Medical-only classification rules vary by state, but this has a significant impact on the workers’ compensation modification factor.
- The medical-related costs of the claim will be reduced because the treatment plan is more effective.
- The indemnity-related costs of the claim (the payments associated with lost time) will be reduced because the treatment plan results in the employee returning to work sooner, or on modified duty.
- Your employees will be more likely to approach an approved occupational medical provider with a positive attitude and expectations. This decreases the potential for a “malingering” claim and potential litigation.

Implementation

Developing a relationship with the proper provider may seem daunting, but with a little forethought you will be able to build a successful relationship that will offer continued benefits. To begin:

Develop a contact list of medical providers: Once you have your list, contact the providers by phone. Get the names of the medical director, clinic director, business manager or clinic marketing staff. Don’t be intimidated by communicating with medical professionals. Most clinics are eager for new business and will be more than willing to discuss options with you.

Qualify Providers: The purpose of your visit to the provider is two-fold: you want to share more information about your company, its operations and its Return to Work program goals, and you want to learn if this provider will meet those goals. It is a good business practice to qualify medical services vendors the same way you would qualify the vendors of any other important products or services your business needs. In your discussions with a clinic, be clear that your focus is not to negotiate a deeply discounted fee schedule. Instead, communicate that you are offering to provide regular business to the clinic in exchange for their commitment to certain requirements.

Execute Performance Agreements Between Selected Providers and Your Organization: Once you have conducted your evaluation of the clinics and selected the one(s) that best suit your needs, it’s time to execute clinic and employer performance agreements to define your mutual expectations. These non-binding agreements are simply a reminder to all parties of the objectives of the relationship. You may need to negotiate the finer details, but the general purpose of the agreement should be acceptable to the majority of practices.

Execute Return to Work Agreements with Employees: After clinic and employer performance agreements have been completed, you should execute a return to work agreement with your employees. State law will determine the level of autonomy your employees have when choosing a provider. However, this agreement helps ensure that your employees are informed of the relationship your company has in place with medical providers. It is important for employees to understand that these providers were selected because they are well qualified to serve injured workers and the return to work process. Even if you are in a state where employees can select any physician, this agreement will still alert them to the distinction between occupational health medicine and general internal medicine.

Monitor Performance: With a strong clinic relationship, you can expect improvements in several measurable aspects of the return to work process. Look for:

- A decrease in the various parameters measuring average time between events
- A decrease in the percentage of off-duty workers
- A decrease in the number of lost workdays
- A decrease in the indemnity portion of losses
- A decrease in the number of injuries exceeding expected disability duration

If you are not observing improvements, discuss the data with the clinic to determine whether process changes can improve the analytical measures.