



KAIROS Health Systems Risk Management Best Practices September 22, 2011

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▶ Agenda

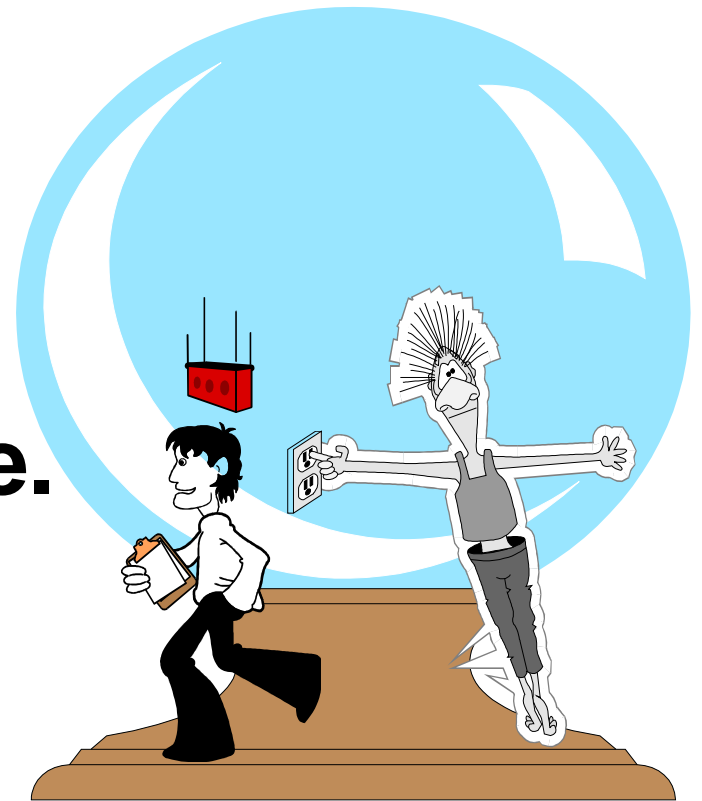
- **Introduction**
- **General safety and employee behavior**
- **Workers' Compensation basics and managing your costs**
- **Managing safety**
- **“Best Practices”**
- **Accident investigations**

▶ Introduction

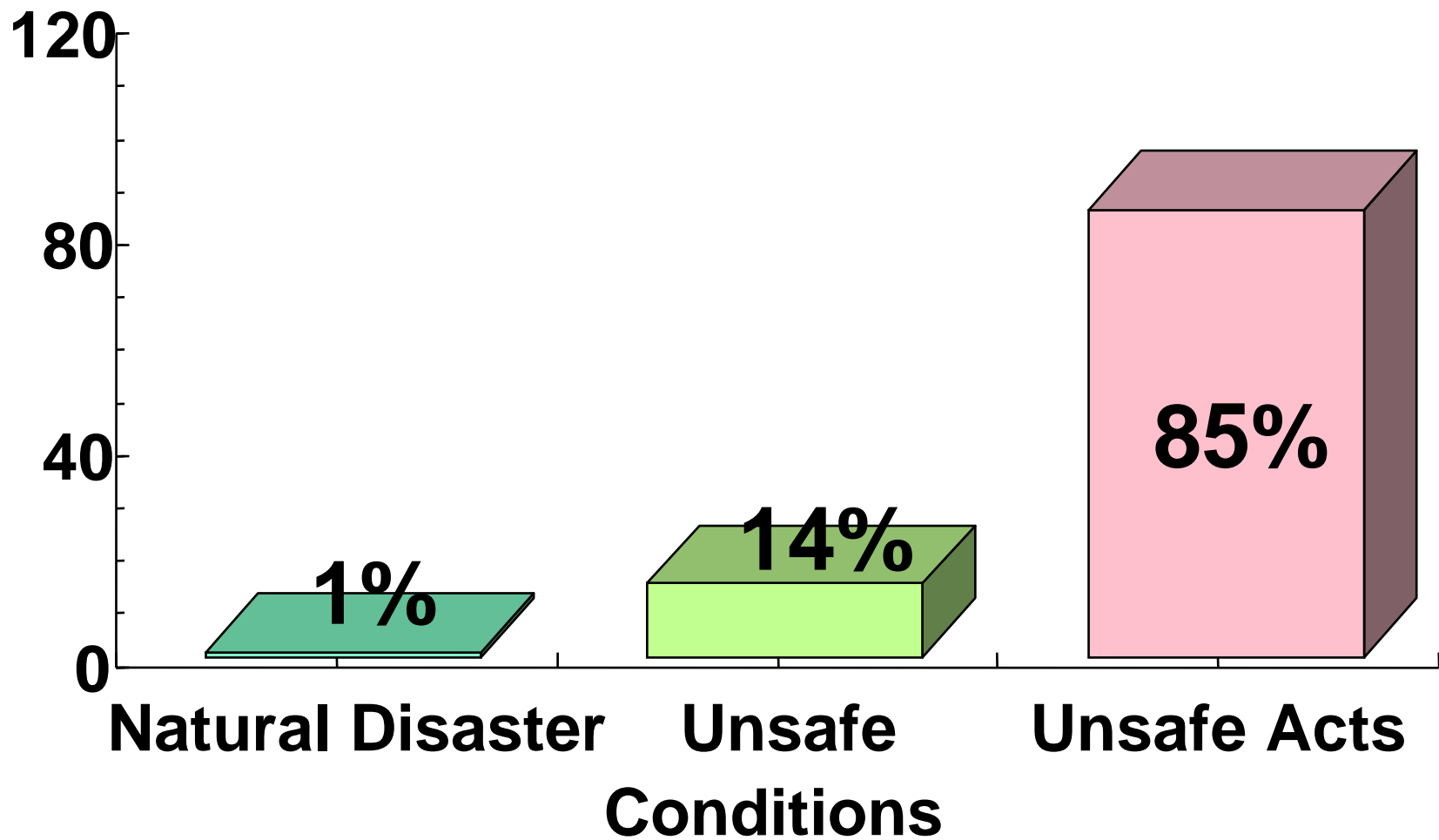
- **Instructor:**
 - **8 ½ years with Eastern Alliance Insurance Group.**
 - **14 years experience in Risk Management/Loss Control with significant experience working with Hospitals, Nursing Homes and Home Health Care Organizations.**
 - **Focus on impacting safety and employee behaviors vs. strictly meeting compliance.**

▶ Accident . . .

An **unplanned, undesirable** event which interrupts the normal flow of production/service and may cause personal injury or property damage.

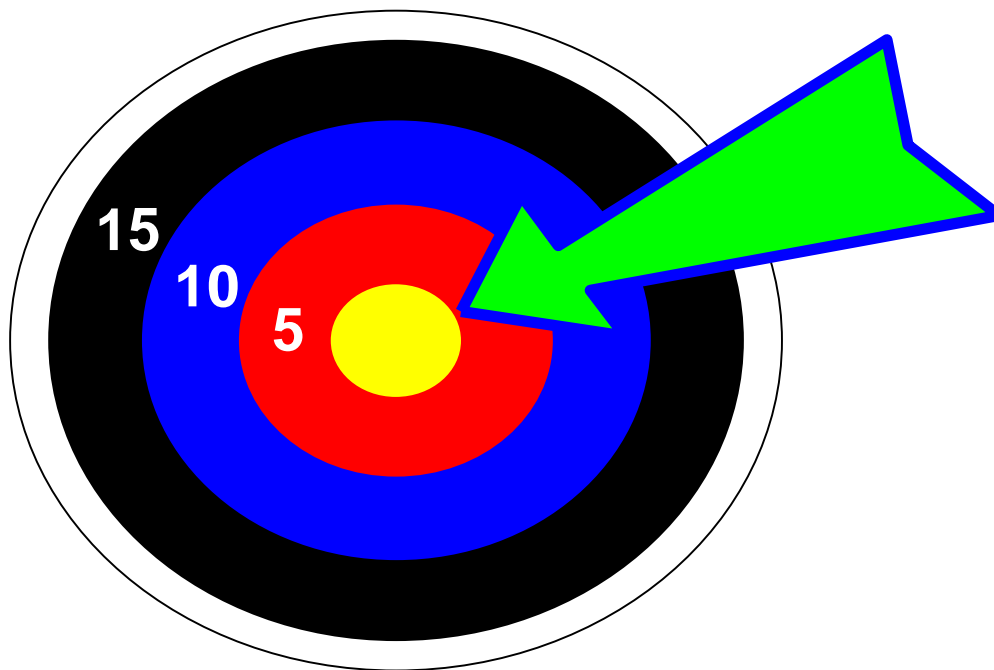


Accidents — Are Caused By ...



▶ Accident Goal

WHAT GOAL IS ACCEPTABLE?



How many people should we hurt?

Who should we hurt?

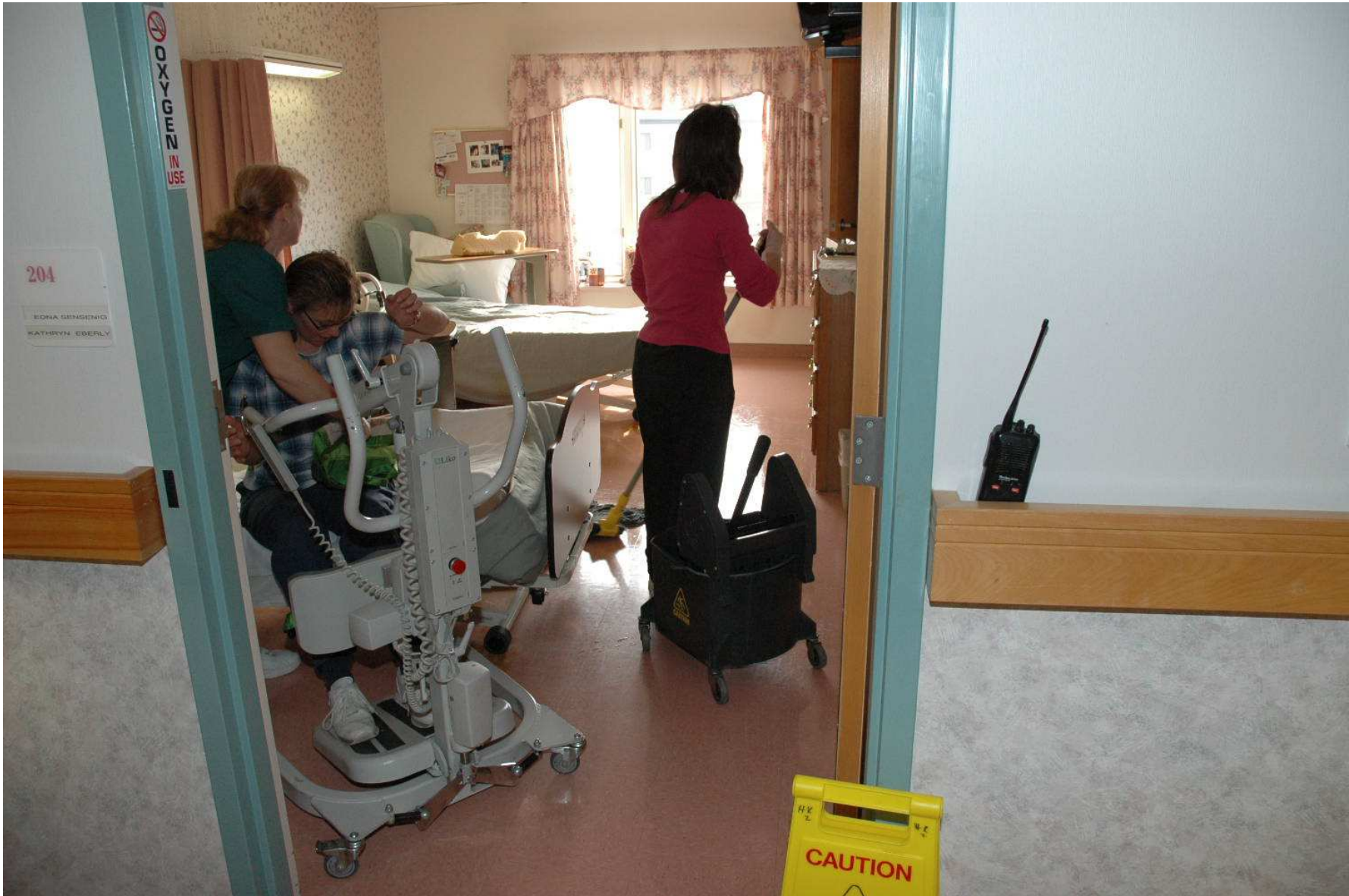
How bad should we hurt them?















▶ OSHA's Impact

- Safety vs. OSHA
 - Goal
 - Injury prevention
 - Workers' Comp cost control
 - OSHA compliance
 - Related but different



▶ Workers' Compensation Basics – *Sounds Simple...*

“An act defining the liability of an employer to pay damages for injuries received by an employee in the course of employment...”

▶ Workers' Compensation Basics

- No fault law
- Employee losses right to sue
- Benefits according to law and case law



▶ Workers' Compensation

- **Accepts:**
 - Accidents
 - Aggravations
 - Pre-existing conditions
 - Occupational diseases
- **Restoration to pre-injury condition**
- **Employee oriented system**



▶ What constitutes filing a Workers' Compensation Claim?

- **Any communication by an employee TO:**
 - **their Supervisor**
 - **another Supervisor**
 - **any member of the management team**

▶ Benefits

- **Indemnity (wages)**
- **Medical**

▶ Indemnity Benefits

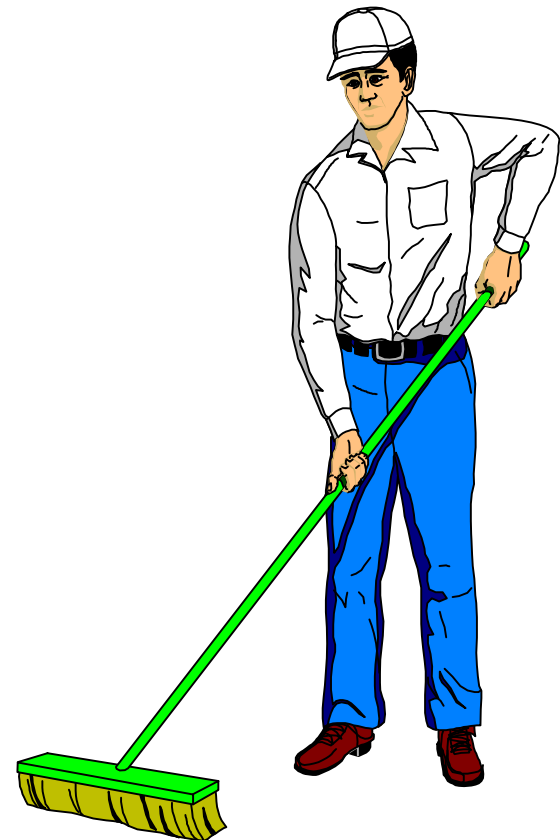
- Weekly benefit amount usually 66 2/3% of wages
 - Subject to a maximum (\$858 in 2011)
- Subject to waiting period.

▶ Medical Benefits

- No waiting period
- Unlimited time period
- Employer has right to direct medical care for 90 days
– Medical Panel
- Includes prosthetic devices
- Subject to a fee schedule

▶ How Claims Are Processed

- **Accept:**
 - Issue benefits
 - Early return-to-work (ERTW)
 - Resolve and settle claim
- **Deny:**
 - Issue denial
 - Advise on rights



▶ Key Time Frames for RTW

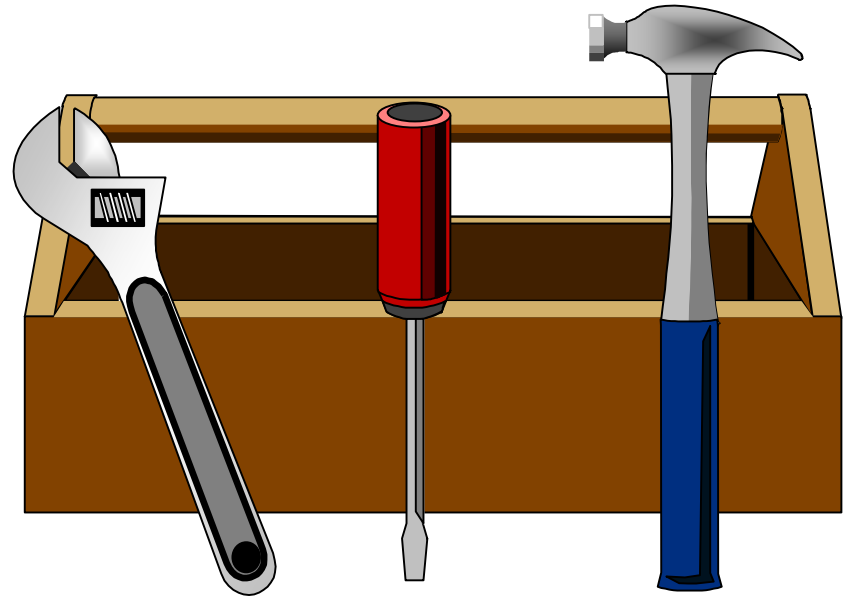
- Pennsylvania provides a 7-day and 14-day waiting period prior to an injured worker's entitlement to lost wages.
- If disability is 7 days or less, they do not receive lost wage benefits.
- If disability is 8 – 13 days, they receive the balance between actual lost time and 7 days. *(For example: 11 days disability would provide 4 days of lost wage benefits)*
- **If disability is 14 days or more, benefits convert back to the first day of disability.**
- Implementing and consistently utilizing “Return-to-Work” (modified duty) policy, helps to reduce the cost of lost workdays, avoids malingering and aids in the recovery process of the injured worker.

► Benefits Of Early Return-To-Work

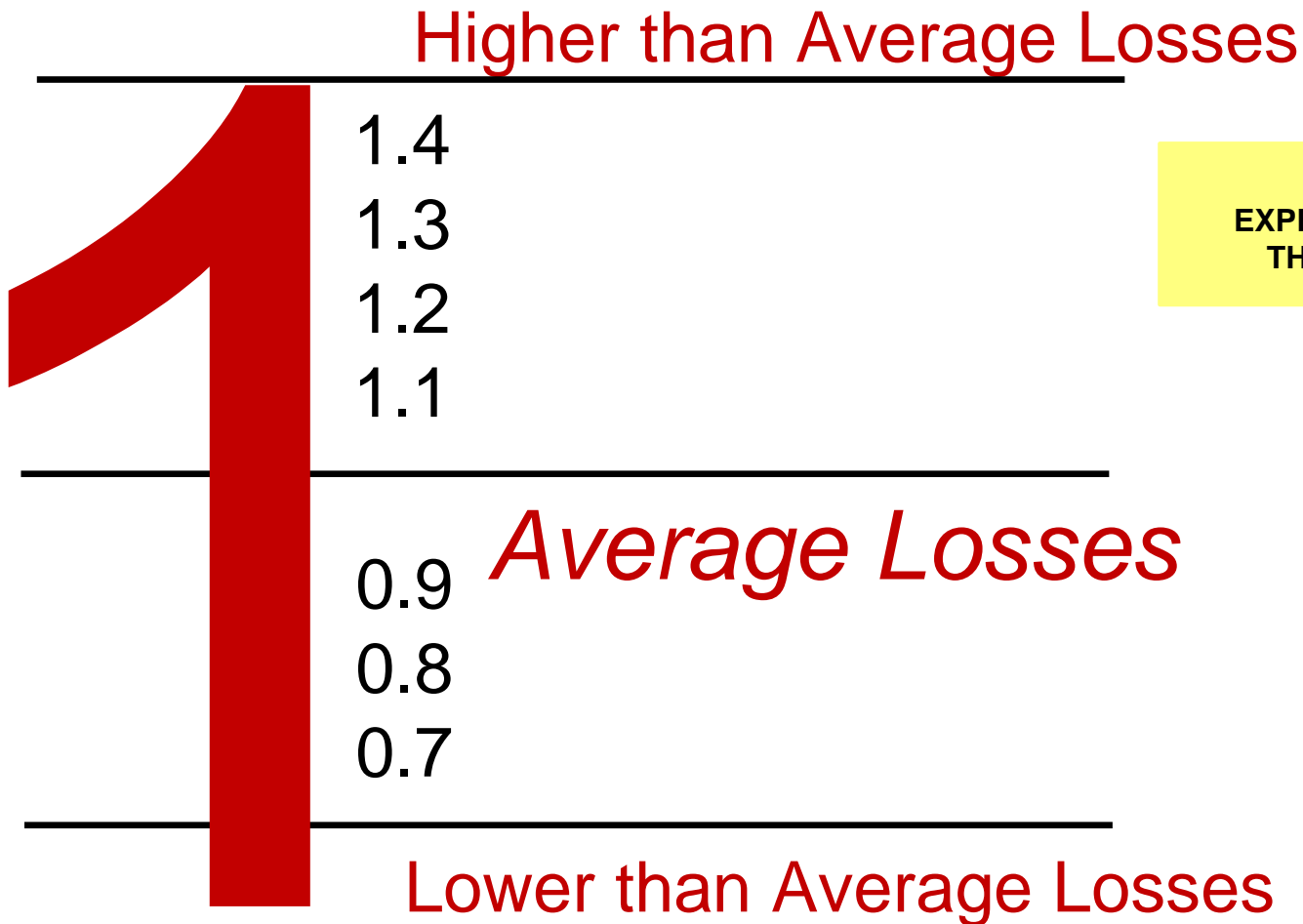
- **Therapeutic**
- **Feeling of "self worth"**
- **Improves management / employee relationship**
- **Productive worker vs. worker receiving payment for staying home**
- **Cost control**

▶ Early Return-To-Work

- **Implementing:**
 - Release and restrictions
 - Job description
 - Role of the Insured and Insurance Carrier



► Experience Modifier

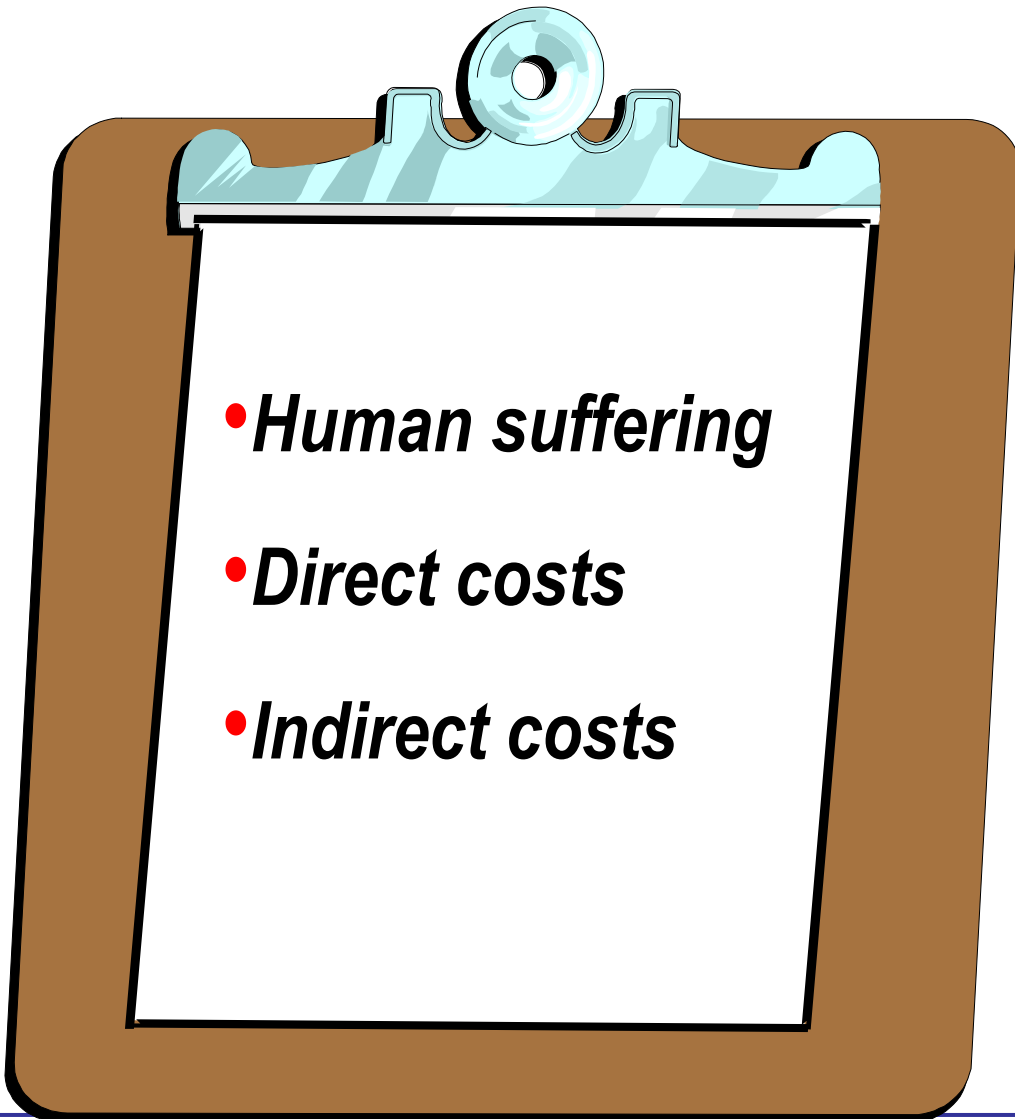


▶ How Your Premium is Calculated...

- Experience Mod is a basic component of the premium
- Class Code
- Payroll

$$\text{PREMIUM} = \text{CLASS RATE} \times \text{PAYROLL Per \$100} \times \text{EXPERIENCE MOD}$$

▶ Cost of Accidents

- 
- *Human suffering*
 - *Direct costs*
 - *Indirect costs*

▶ Human Suffering

- Physical pain
- Impaired abilities
- Restricted activities both on and off the job
- Family pain and suffering



▶ Direct Costs

- Medical Bills
- Lost Wages / Workers' Comp.
- Property Damage Repair / Replacement

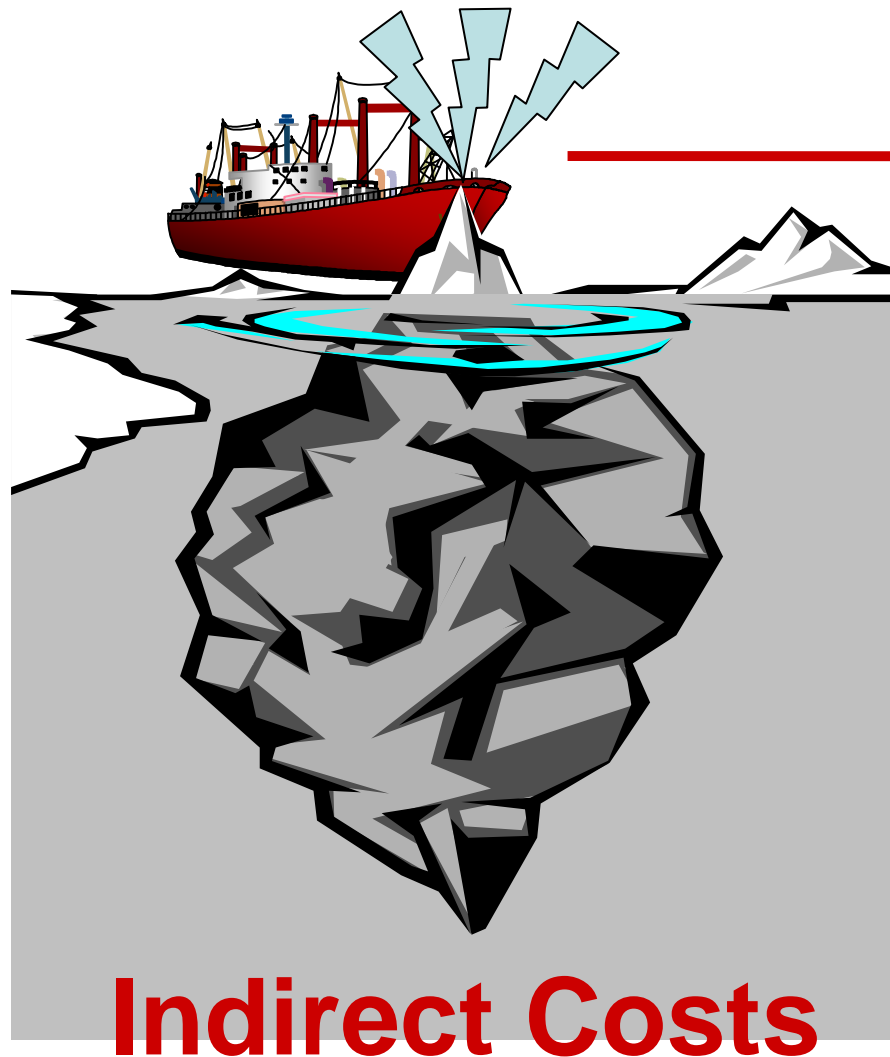


▶ Indirect Costs Of Accidents (*Uninsured*)

3 – 7Xs Direct Costs

- Time lost from work by insured employee
- Decreased employee morale
- Loss of efficiency / production
- Lost time by Supervisors (paperwork, reports)
- Cost of training a new worker
- Cost to recruit and hire a new worker
- Possible OSHA citations

▶ Iceberg Theory



\$1

- Medical/
- Indemnity

\$3 - \$7

**Additional in
Indirect Costs**

▶ Safety

- Technical
- Process oriented
- Value based
- Compliance



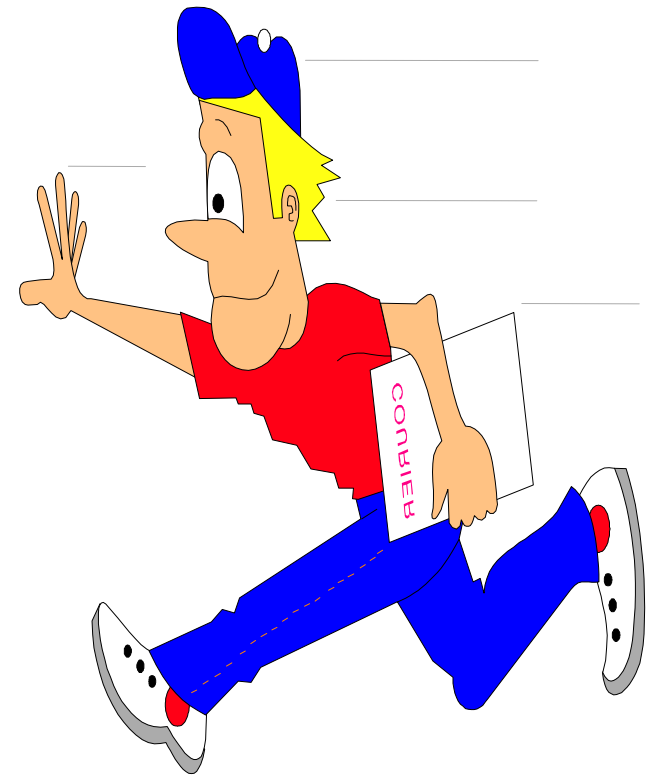
▶ Hazards and Controls

- Hazards
 - Physical
 - Overload
 - Behavioral
 - Job Satisfaction
 - Culture
- Controls
 - Engineering
 - Administrative
 - Behavioral



▶ Human Factors

- Hiring
- Orientation
- Evaluation and Feedback
- Motivation
- Culture
- Supervision



► Supervisors

- Provide safety training for them
- Provide people training for them
- Establish accountability
 - Talks
 - Audits
 - Investigations
- Share information on results



▶ Supervisors' Role



- Key to effective safety
- Sets the example:
 - “Walk the talk”
 - “Lead by example”
- Encourage SAFE behaviors
- Hazard Identification
 - Unsafe acts
 - Unsafe conditions
- Accident Investigations

▶ Health Care Exposures – What Are They?

- **Back Strains**
- **Slip/Trip/Falls**
- **Aggressive/Combative Patients/Residents**
- **Blood Borne Pathogens**
- **Motor Vehicle Accidents**
- **...Others...?**

▶ General Causes of Back Strains and Sprains

- Usually a combination of causes
 - Poor posture
 - Unconditioned back
 - Bad lifting techniques
 - Underlying medical condition
- Usually caused by cumulative trauma



▶ Safe Practices—Use Lifting Equipment and Tools

- Beds, Mechanical lifts, Gait Belts, Sliding Boards, Hover Mats, Slip Sheets
- Carts
- Dollies
- Material Storage practices



▶ Slip and Fall Injury Statistics Say:

- **98% of all slips/falls can be prevented if:**



- **People took their time to watch where they are going . . .**
and
- **Avoid potential hazards.**

Don't Rush!



▶ *Aggressive Patient/Resident Behavior IS*

- Generally progressive.
- Usually predictable.
- Most likely to occur when providing care such as bathing, toileting, feeding, dressing, or passing meds.
- Preventable if we know the causes.



Facts You Should Know About Aggressive Patient/Resident Behavior

- Injuries caused by aggressive behavior account for 50% of staff injuries.
- Injuries happen to CNAs, LPNs, RNs and other staff.
- Injuries not only include those where staff were struck....*but also include back injuries caused when the patient/resident refused to bear weight during transfer or repositioning.*

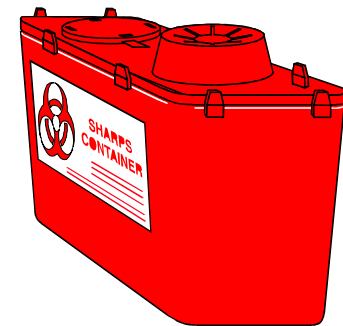
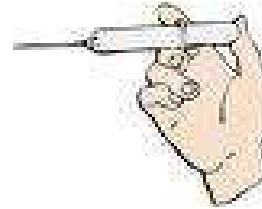


▶ **Motor Vehicle Safety**

- **Fleet size...?**
- **Driver Training and Education**
- **MVR Check**
- **Seat Belt Policy**
- **Cellular Telephone Policy**
- **Golf Carts/Service Vehicle**

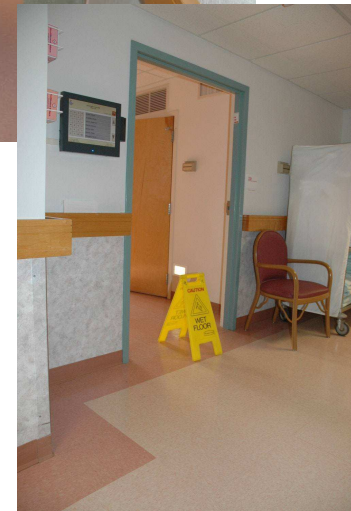
▶ Blood Borne Pathogens

- **Needlesticks**
 - Equipment
 - Training AND Re-Training
- **Cuts**
 - Training
 - Communication
- **Splash**
 - Training
 - Controls



▶ What are your other exposures?

- Maintenance
- Dietary/Kitchen
- Laundry
- Housekeeping
- Beauty Shop
- Activities



▶ What About Task/Jobs We Only Do A Few Times Each Year?

- Does your facility have adequate controls in place:
 - Procedures?
 - Training?
 - Pre-operational review and planning?
 - Could this job be sub-contracted to a vendor who has experience? **Risk Transfer*
 - *Examples???*

▶ Look For Prevention Opportunities



**Investigate
ALL
Accidents**

► Purpose of an Accident Investigation?



▶ Accident Investigation Steps

SUPERVISORS MUST BE INVOLVED IN INVESTIGATING ACCIDENTS...

- Interview Employee
- Interview Witnesses
- Examine the Scene
- Identify Direct and Indirect Causes
- Identify and Implement Corrective Actions
- Evaluate and Follow Up on Corrective Actions



▶ Causes of Accidents

- Direct
- Indirect (Root)
- **What caused the actual injury?**
- **What factors allowed unsafe acts or conditions to exist?**



▶ Corrective Actions



- **ENGINEERING**
 - Engineering away the hazard
- **ADMINISTRATIVE**
 - Policy and Procedure
 - Work Safe Areas
- **BEHAVIORAL**
 - Motivate the work force
 - Reward employees for working safely

▶ Certified Safety Committee

- Financial benefit – 5% credit – Benefit is beyond the credit.
- Requirements
 - Annual safety committee training
 - Monthly meetings w/meeting participation
 - Committee membership
 - Maintain agendas and minutes
 - By-laws
 - Carry out efforts to reduce employee injuries



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