



WE'RE HERE FOR YOU

Workers' compensation overview

Third Party Administrator Roles & Responsibilities



What Does Sedgwick TPA Do?

- Rates and Underwriting
- Claims Management – claim investigations/evaluations prior to certification, hearing representation
- Program Administration – cost savings
- Education Programs – client education
- Settlements
- Handicap Reimbursement
- Safety Services
- Unemployment Compensation

Your Experience Period – Private Employers

- Claim Costs
 - Oldest 4 of the last 6 years
- 2024 Policy Year Experience Period
 - Claims 07/01/2018 - 06/30/2021
- Impacts rates/premium
- Impacts program eligibility



Claim Costs-Types

Financial (Indemnity)

1. Compensation payments to an individual for the financial loss incurred as a result of a work-related injury
2. Compensation types include (but not limited to):
 - Temporary Total (TT)
 - Wage Continuation



Claim Costs - Types

Medical

- Physician consultation & evaluation
- Surgery
- Diagnostic tests
- Physical therapy
- Psychological
- Chiropractic
- Dental

Reserve

A reserve can be charged to a claim based on the facts of the claim. The reserve is assigned by the BWC based on the circumstances and type of claim (lost time claims have a reserve).



Best Practices

Lost time

What to do if a claim is going to be lost time

- Call your MCO and TPA immediately
- Consider paying salary continuation (after discussing with your TPA)
 - Injured worker must not miss regular pay cycle
 - Injured worker should receive regular pay

Experience Rating

What is experience rating?

Experience-rated employers can be credit-rated or penalty-rated, depending on the claims cost record of their particular business.

An experience-rated employer, with a better-than-average loss experience compared to others in the same manual classification, may receive a credit and pay a rate lower than the base rate.

An experience-rated employer with a higher-than-average loss experience will be penalized and pay a rate higher than the base rate.



Group Rating Program

- Upfront discount
- Currently 53%
- Grouped together with similar experiences
- Enrollment period June-November
- Deadline to enroll this year is November 20th, 2023
- Program begins on July 1st, 2024
- **OPRA offers this program to members!!!!!!**

Alternative Programs

- Group Retrospective Rating
- Individual Retro
- Deductible (Small and Large)
- \$15K Medical Only
- Destination Excellence
 - Drug Free Safety Program 4% or 7% rebate
 - Safety Council 2% rebate
 - Go-Green 1% up to \$2,000/year
 - Lapse Free 1% up to \$2,000/year
 - Industry Specific Safety Program 3% rebate
 - Transitional Work Bonus & Grant up to 10% rebate
- Do nothing – Experience rated

Workers' Compensation Process

Whom to call:

Contact BWC

- Initial determinations
- Allowance of additional conditions
- Comp. benefit determinations
- Fraud
- To request an exam or check status of an exam
- Wage information
- Living maintenance
- Monetary awards

Contact MCO

- Initial report of injury
- Claim status
- Return-to-work questions
- Questions on medical bills
- Questions on treatment
- Change of physicians
- Medical records
- Treatment plans
- Preferred Provider(s)
- Rehabilitation
- Utilization management
- MCO procedures

Contact TPA

- Questions on certification and compensability
- Independent medical exams (IME)
- Receipt of hearing notice
- Lump sum settlement
- Fraud
- Safety programs
- Violation of specific safety requirement (VSSR)
- Excessive treatment
- BWC/IC orders
- Rate questions & payroll audits
- Claim status
- Policy & coverage issues
- Wage continuation



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Thank you | Questions



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