

Successful Workers' Compensation Case Study

Location:

Johnson City

Saving Realized

Mod Reduced from
1.22 to 0.99

Case Study Developed By:

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The Challenge

In 2014 a School District in Broome County was looking at a 30% increase in their Workers Compensation costs after experiencing large increases the previous two years. With the tax cap set at 1.46% and the School District looking at a premium increasing over \$120,000, the Business Manager decided to look at all options.

The Strategy

The Business Manager reached out to Haylor, Freyer & Coon (HF&C) and requested that we assemble a strategy to attack this problem.

HF&C gathered and collected all the information necessary and then met with one of their partner carriers to explain the Johnson City School District history. HF&C then contacted UHS, a local health care provider, who has a Certified Workers Compensation Preferred Provider Organization (UHS Workers Compensation PPO) and an excellent record of managing workers compensation claims by providing prompt medical care to the injured worker and making sure the employee receives the care they need for a full recovery along with assisting that employee through the complex maze of the Workers Compensation World so that the employee is able to return to work in a timely manner.

The Solution

HF&C proposed a three-dimensional approach to help the school district with their soaring worker compensation claims and premiums:

1. Partner with a new carrier with an emphasis on Loss-Control and Claims Management.
2. Implement the UHS Workers Comp PPO Managed Care Program to ensure better access to quality care and a faster return to home and work life.
3. Regular Safety Meetings with an energized committee to focus on prevention and safer environment in addition to claims review.

The Result

2014 Proposed \$120,000 premium increase over 2013 premiums

2014 Alternative Proposal - Using UHS WC Manage Care Plan saved \$104,144

2015 Renewal Premium - Using UHS WC Manage Care Plan reduced an additional \$54,480

Experience Modification Factor (EMF) reduced from 1.22 to 0.99 resulting in an award from current carrier for Most Improved EMF. No winner in this award category has ever achieved such a dramatic decrease in EMF in a shorter period of time!