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Frank Gates / Avizent Ohio Client Newsletter

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## New Loss Control Services Available to Clients



**Dan Sullivan**  
*Executive Vice President and  
Chief Operating Officer  
Ohio Operations*

Frank Gates / Avizent recently acquired FARA (F. A. Richard & Associates), a national provider of claims administration and risk management services. Included in the suite of services is FARA Risk Control Services, which has been providing risk control services for public and private companies, on a nationwide basis, for three decades.

We are excited to offer FARA Risk Control Services to our Ohio clients! FARA is a leader in the consultative risk services, ranked in the Top 10 Safety Consulting firms by Business Insurance magazine for the past seven years. Be on the lookout for more information from us relating to these services.

This issue of Advisor highlights recent updates including the new Bureau of Workers' Compensation's (BWC) Grow Ohio Incentive Program which will allow new employers to receive a discount on their workers' compensation premium much more quickly than in the past.

As a part of our comprehensive services for clients, we will be offering two-hour safety training sessions throughout the state. Our training is designed to help clients comply with the BWC's requirement for private employers enrolled in the July 1, 2011 Group Rating and Group Retrospective Rating programs and public employers enrolled in the January 1, 2011 Group Rating or Group Retrospective Rating Program. Session dates and locations are provided in this issue.

If you would like more information on our services, please contact your Frank Gates/Avizent Account Executive at 800-777-4283.

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## Step Five of the 10-Step Business Plan: Timely Notification of Claims

*This article is part of a series in Advisor covering each step of the Ohio Bureau of Workers' Compensation's (BWC) 10-Step Business Plan.*

Employers must report each claim immediately to their managed care organization (MCO), which will then report the claim to BWC within 24 hours. When an injury occurs, first arrange for medical care for the employee. Secondly, you should investigate and document the facts of the claim, and then report the injury to your MCO.

Reporting claims quickly:

- Demonstrates care and concern for the employee;
- Prevents delays and/or confusion in the claim process;
- Lessen the potential for fraud or abuse;
- Reduces the potential for needless litigation.

The timely reporting of claims allows you to:

- Establish an open line of communication with the injured worker;
- Provide appropriate benefits to the injured employee on a timely basis;
- Develop accurate information to manage the workers' compensation claim.

Our Ohio Group Rating and State Fund clients are encouraged to implement the BWC's 10-Step Business Plan for Safety to help prevent injuries and minimize claim costs.

For more details, please contact your Frank Gates/Avizent Account Executive at 800-777-4283.

## Three-Point Contact - A Key Part of Frank Gates Managed Care Services!

One of the most important functions an MCO performs when a lost-time claim is reported is “three-point contact.” This method of communication ensures the MCO, the employer, the injured worker, and the treating physician have all the facts relative to the work-related accident, as well as a mutual understanding regarding treatment, expected results, and return-to-work goals.

With successful “three-point contact,” the claim can be processed expeditiously and managed appropriately. Additionally, all parties to the claim will better understand their roles and responsibilities in keeping the lines of communication open and active so that quality medical care can be provided and an early & safe return work can be accomplished.

**1. Employer Contact:** The process begins with the case manager or claims specialist contacting the employer, once he/she is informed of a reported work related injury. Your case manager or specialist should gather and verify initial information, including the appropriate employer contact, who:

- Has information about the accident;
- Can provide input and assistance in the return-to work process;
- Has the authority to certify/reject the claim’ and
- Will maintain active involvement during the life of the claim.

Your case manager or claims specialist should verify and review the following:

- How did the accident happen?
- If the employee has not returned to work, when is the return-to work fully/partially expected?
- What is the employee’s nature of injury, age, marital status, etc.?
- What is the employee’s job description (provide specifics to indicate the extent of physical activity such as bending, lifting, sitting, standing, pulling and pushing)?
- If regular full time duties cannot be immediately resumed, does the employer have a transitional work program? If not, what accommodations can the employer make?

### 2. Contact Physician to:

- Verify the history of the accident given to the doctor;

- Obtain diagnosis and discuss the prognosis and the severity of the injury (What treatment is being rendered and when is the expected discharge date?);
- Ascertain when the physician feels that the injured employee, if disabled, can return to his/her former position of employment.
- Obtain medical restrictions, if any;
- Give the physician the name of the key contact person at the company and answer any questions the physician may have regarding the MCO, fee bill processing, and medical authorization process.

### 3. Contact Injured Worker to:

- Verify the disability and/or return to work status;
- Obtain information on return to work restrictions;
- Advise that subsequent treatment should be sought from a Ohio BWC certified physician;
- Provide instructions for handling prescription related issues;
- Address any questions or concerns the injured worker may have on workers’ compensation and the claim process.

Frank Gates Managed Care Services works with employers, their third party administrators and the Ohio Bureau of Workers’ Compensation to create positive medical outcomes that encourage appropriate, timely utilization of medications for work-related injuries.

If you have questions about this article, please contact **Stan Bryant, Director of Account Management** at Frank Gates MCS, at [sbryant@frankgatesmcs.com](mailto:sbryant@frankgatesmcs.com) or 614-602-6282.



## 5 Drug-Free Workplace Beliefs to Retire

Having a drug-free workplace is no longer “cutting edge.” For most, drug testing employees, limiting alcohol consumption at holiday gatherings, and being astute to the rise in prescription drug abuse, have become smart business practices.

Young adults entering the workplace assume they’ll be pre-employment tested. It’s not a stretch anymore to see the connection between an employee’s drug use and safety.

It’s time, then, to retire a few common misconceptions that have not survived the test of time.

### **#1 - “If I tested my workforce, I’d lose half of my people.”**

Mass exodus when implementing a DFWP program just doesn’t happen. While a hand-full of employees may choose their drug use over their jobs, it is likely they were the ones who were (or were at risk of) siphoning profits from your bottom line. Fifteen to 17 percent of employees, on average, are substance abusers, meaning 83 - 85 percent are not. Fearful you’ll be crippled by people leaving if you start a program? Staff-up just prior to implementation. There are lots of “clean” people out there looking for work.

### **#2 - “If one of our employees had a drug problem, we’d know.”**

If an employee was late stage alcoholic or came to work under the influence of heroin or LSD, you probably would notice that right away. However, most drug use is more subtle; those with alcohol/drug problems are masters at hiding it. Couple that dynamic with the fact that the “face” of the addict is changing with the surge in prescription drug abuse. Just because you don’t see overt alcohol/drug use at work, it does not mean it doesn’t exist and that it is not costing your company

### **#3 - “What employees do in their own time is none of our business.”**

Employers do not have the right to pry into the private lives of their employees. Similarly, employees do not have the right to jeopardize the safety, productivity and/or public image of their employers. Most substance abusers don’t use on the job, instead, they come to work under the influence from use that occurred “on their own time.” A sound drug-free workplace program should only hold employees’ accountable for behaviors that could pose a direct risk to the company - no matter where it occurs.

### **#4 - “Drug-free workplace programs are expensive.”**

While totaling the cost of writing a policy, conducting education and training, and administering drug tests, the costs of NOT being protected against substance abuse must also be taken into the calculation. (Not unlike the computations that go into purchasing fire insurance or preventative car maintenance.) Each substance abusing employee will cost their employer, on average, \$7,000 per year in accidents and workers’ compensation; lost productivity; increased utilization of medical benefits; theft; and absenteeism and tardiness.

Another financial consideration? Many workplaces can realize a savings on their workers’ compensation for being drug-free AND grant monies to subsidize the costs of developing and implementing their programs.

### **#5 - “Establishing a drug-free workplace program takes too much time.”**

Dealing with substance abuse on the job takes massive amounts of time. You’ll see an immediate return in your investment of time -- writing a policy, sending someone for a test or conducting employee education -- the moment an alcohol/drug problem shows up on the job. And don’t forget about the time savings of preventing problems from happening in the first place.

**It’s time to retire these beliefs that can no longer be justified. A drug-free workplace has become an essential part of running a safe and profitable business in today’s market.**

Frank Gates/Avizent works in partnership with Working Partners® to bring our clients hassle-free, cost-effective drug-free services.

Call them at 614.337.8200/866.354.3397 for help in assessing your company’s DFWP needs or visit [www.workingpartners.com/webinars.asp](http://www.workingpartners.com/webinars.asp) to register for a free webinar about the costs and benefits of enrolling the BWC’s Drug-Free Safety Program.

# TWO HOUR SAFETY TRAINING

## BWC Requires Employers to Complete Two-Hour Safety Training

The Ohio Bureau of Workers' Compensation (BWC) rules require all employers enrolled in a Group Rating Program or Group Retrospective Rating Program, with a claim within the two preceding calendar years, to attend two hours of safety training.

- Public Employers in the January 1, 2011 Program must fulfill the requirement between January 1, 2011 and December 30, 2011.
- Private Employers in the July 1, 2011 Program must fulfill the requirement between July 1, 2011 and June 30, 2012.

If your company had one or more claims during calendar year 2009 and/or 2010, and is participating in the Group Rating or Group Retrospective Rating Program, the BWC has indicated that you must meet this safety training requirement. To comply, these employers must attend and document two hours of safety training by the dates listed above.

Your association or Frank Gates/Avizent will contact our clients who are required to attend the training and will provide the training options that are available. The requirement is an annual requirement for employers that have a claim and are in the Group Rating or Group Retrospective Rating Program.

If you have any questions regarding this requirement, please contact Frank Gates/Avizent at 800-777-4283 or at [RMS@frankgates.com](mailto:RMS@frankgates.com).

Additionally, Frank Gates will be holding annual half day Frank Gates University Seminars in April of 2012. Information regarding the Seminars, which will be in Columbus, Cincinnati, Dayton, Canton, Cleveland and Toledo will be announced later. Two hours of the half day Seminars will relate to Safety and therefore, will be an option for employers that must meet the requirement.

### Training Options Include:

#### **December 13, 2011**

BMI Federal Credit Union  
6165 Emerald Parkway  
Dublin, Ohio 43016  
614-707-4000  
9:00 a.m. – 11:00 a.m. session  
1:00 p.m. – 3:00 p.m. session

#### **February 21 & 22, 2012**

Holiday Inn Express  
23911 US 23 S  
Circleville, Ohio 43113  
740-420-7711  
9:00 a.m. – 11:00 a.m. session  
1:00 p.m. – 3:00 p.m. session

#### **May 15 & 16, 2012**

Deardoff Senior Center  
605 S River Street  
Franklin, Ohio 45005  
937-743-8100  
9:00 a.m. – 11:00 a.m. session  
1:00 p.m. – 3:00 p.m. session

#### **January 17, 2012**

Holiday Inn Express  
2150 East Wooster Street  
Bowling Green, Ohio 43402  
419-353-5500  
9:00 a.m. – 11:00 a.m. session  
1:00 p.m. – 3:00 p.m. session

#### **March 20 & 21, 2012**

Holiday Inn Express  
1101 Spring Street  
Zanesville, Ohio 43701  
740-297-4751  
9:00 a.m. – 11:00 a.m. session  
1:00 p.m. – 3:00 p.m. session

#### **June 12, 2012**

BMI Federal Credit Union  
6165 Emerald Parkway  
Dublin, Ohio 43016  
614-707-4000  
9:00 a.m. – 11:00 a.m. session  
1:00 p.m. – 3:00 p.m. session

# Occupational Risk Management (ORM) SPOTLIGHT

**Our innovative process emphasizes that objective claim resolution should start and end with the employer.**

Our ORM program was developed based on the recognition that the standard claims reporting process can be flawed and claim costs can get out of control when employers, providers and adjusters are not working together to proactively and objectively manage a claim from the onset.

Frank Gates/Avizent's cooperative ORM claims process will allow our claims adjusters to be more proactive in recommending immediate claims cost control solutions that will have positive impact on your premium cost.

As your consultant, we are ready to help you:

- Implement objective policies and procedures to control claim reporting, management and return-to-work accommodation
- Proactively manage claims, working with you from the start to monitor return-to-work outcomes and claims costs
- Choose a preferred, local occupational health provider from our trusted network to recommend to your injured workers, who will serve as a risk management partner, utilizing evidence-based, best practice guidelines to assure quality medical treatment and objective return-to-work recommendations.

Integrating employer policies and preferred providers with the proactive claims management service of Frank Gates/Avizent will help control your claims costs and maintain the lowest possible workers' compensation premium.

## Workers' Compensation Claim Management Policy and Injury Reporting Packet

To help you utilize our ORM process, Frank Gates/Avizent now offers our clients a workers' compensation Claim Management Policy and comprehensive Injury Reporting Packet that outlines recommended company policies, guides injured workers' understanding of the claim process, and initiates all claim forms at the place of employment prior to seeking medical treatment.

Claim Management Policy highlights include:

- On-site claim reporting and company policy review with supervisor
- Preferred Medical Provider steerage
- Emergency treatment work restriction limitations and follow-up requirement policy

- Immediate medical results reporting - employer, MCO, TPA
- Work accommodation compliance agreement

Injury Reporting Packet highlights include:

- Claim filing instructions
- Injured worker policy acknowledgement
- Ohio BWC First Report of Injury
- Medical Release consent
- Employee information brochure
- MCO medical treatment card
- Medical provider instructions

ORM risk management recommendations consist of:

- Employer Policies and Procedures
- Employer Procedure Tutorial
- Local Preferred Provider Recommendations
- First Report of Injury packets

Employers interested in receiving our ORM best practice Ohio Workers' Compensation risk management recommendations should contact your Account Representative or e-mail: [orm@frankgates.com](mailto:orm@frankgates.com).

## What clients are saying about ORM:



ORM is so simple it is Brilliant!



ORM one of the better presentations I have seen in 15 years. It offers some positive solutions that I have never heard before.



I appreciate your help in coordinating this new partnership! I'm confident it will be a success!



We are so excited that Frank Gates is offering pro-active ORM integrated services for controlling workers' compensation costs like we see and use in other states.

## New Grow Ohio Incentive Program

To encourage job creation in Ohio, the recently approved Grow Ohio Incentive Program will provide new employers in Ohio the option of:

- receiving a 25% discount on their worker's compensation premiums, or
- electing to participate in the Group Rating Program within thirty days of making an initial application for workers' compensation coverage. Employers participating in Group Rating through the Grow Ohio Incentive Program will be eligible for the maximum discount. Currently, new employers are not permitted to participate in the Group Rating Program until the policy year after the policy year in which they obtain workers' compensation coverage.

Every new employer is required to complete the Bureau of Workers' Compensation (BWC) safety program to maintain eligibility for the Grow Ohio Incentive Program. The program includes a safety assessment, a training module, and an introduction to the Division of Safety and Hygiene's program offerings for employers.

A new employer may continue to receive the Grow Ohio discount for the program eligibility period if the employer is current on all monies due the BWC and has not experienced a lapse in coverage of more than 40 days within the prior 12 months.

If you would like more information on the Grow Ohio Incentive Program, please contact your Frank Gates/Avizent Account Executive at 800-777-4283.

## KnowHIO - Dates to Remember

### PRIVATE EMPLOYERS

October 17, 2011	Lump Sum Settlement Filing Date to Impact July 1, 2012 Rate Year
October 31, 2011	Application Deadline for Enrollment in 1/1/12 Drug Free Safety Program
December 1, 2011	Remaining Balance Due for Employers Enrolled in the 50-50 Premium Payment Plan
February 29, 2012	BWC Filing Deadline for the 7/1/12 Group Rating Program
February 29, 2012	Payroll Report and Premium Payment Due for July 1, 2011 - December 31, 2011 Period, or First Half of 50/50 Premium Payment Due

### PUBLIC EMPLOYERS

October 31, 2011	Application Deadline for Enrollment in the 1/1/12 Drug Free Safety Program
October 31, 2011	BWC Filing Deadline for 1/1/12 Group Retrospective Rating Program
October 31, 2011	Application Deadline for Enrollment in Individual Retrospective Rating Program
October 31, 2011	Application Deadline for Enrollment in the 1/1/12 Small Deductible Program
October 31, 2011	Application Deadline for Enrollment in the 1/1/12 Large Deductible Program
December 31, 2011	Two-Hour Safety Training Deadline for Public Employers in January 1, 2011 Group Rating Program or Group Retrospective Rating Program (if the employer had a workers' compensation claim in calendar year 2009 to 2010)
January 1, 2012	Beginning of the 1/1/12 Rate Year
March 31, 2012	Application Deadline for Enrollment in 1/1/12 100% EM Cap Program