

SPECIAL POINTS OF INTEREST:

- The Cost Containment Dream Team
- 7 Ways to Make Your Comp Visits More Productive
- Perfume leads to Comp Disability

THE COST CONTAINMENT “DREAM TEAM”

As football season shifts into second gear and baseball season has come to its end, now is a good time to for cost containment team evaluation. All teams have strengths and weaknesses; identifying them is the first step to improving your workers compensation loss results. Simply tweaking those components that are under achieving will have an immediate impact on the efficiency of managing your claims and ultimately saving your department money.

The medical portion of workers compensation claims is currently projected to rise at almost three times the overall inflation rate. There are multiple reasons for this, including an increase in utilization. Obviously, this magnifies the importance of managing the details of claims and being sure you have the right players on your team. If your providers do not have sufficient appetites for

comp business, you are probably not getting the discounts and return to work results your company deserves. NovaWorx seeks out the prime providers and the results speak for themselves. A deeper discount, coupled with qualified providers is a winning combination.

Regularly evaluating your managed care team periodically is an essential function for a claims department and just like a good offense, having options available is the key to a successful attack. If you currently find your claims department locked into a single network for every state in which you do business, then your team may not be maximizing its potential.

Make NovaWorx your number 1 network and strengthen your cost containment team by contacting John Folks at 1-800-513-7177 Ext. 285.

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NOVA WORX GROWING BY LEAPS AND BOUNDS

NovaWorx is seeing continued growth in the Southeast with the addition of new clients and providers. In just the last three months, NovaWorx has added over 1,500 provider locations and 4 hospitals to its already extensive workers compensation network in Georgia and Tennessee. NovaWorx's comprehensive network has proven itself to existing clients and has captured new business, including the Tennessee State Employees that began accessing NovaWorx in October, 2011.

NovaWorx continues to strive to provide the best workers compensation network in the Southeast. All NovaWorx discounts are based off of the state fee schedules where applicable, and NovaWorx performs client specific recruiting to enhance your provider panel. If you are not currently using NovaWorx for your workers compensation network, call us today to access the best providers at the best discounts.

OPPORTUNITY IS MISSED BY MOST PEOPLE BECAUSE IT IS DRESSED IN OVERALLS AND LOOKS LIKE WORK.

~THOMAS EDISON



November, 2011

PASS IT ON:

Pass this page on to your employers to help them improve their workers compensation programs.

7 WAYS TO MAKE MEDICAL VISITS FOR WORKERS COMPENSATION CLAIMS MORE

Reprinted from www.LowerWC.com

Some thoughts from the MD's perspective on how to make your employees visits with an occupational physician more productive. Find more ideas at:

<http://www.reduceyourworkerscomp.com/wasteful-workers-compensation-practices.php>

1 - Establishing a cooperative relationship before-hand is essential. What is key is having the medical advisor available to call the treating physician. This is a step that must be set up in advance so the medical advisor is very responsive and can take quick action when an injury occurs

2- A Medical Advisor can contact the treating physician prior to the exam: The medical advisor can let him know the patient is coming and ask him to call the medical advisor back after the exam. The medical advisor may ask specific medical questions, such as asking questions and conducting an exam that helps distinguish a work-related injury from non-work related injury. If the treating physician knows he will be speaking to the medical advisor, he may take a more careful history and be more aware of getting the person back to work.

3- The medical advisor can suggest something he may/may not do routinely. Depending on the type of injury, the advisor might suggest a particular Waddell test if symptom magnification is suspected. Giving background such as letting the doctor know the worker is unhappy with the job situation can be helpful.

4- Treating Doctors should give medical restrictions and then the company decides if the employee can return to work, if they can accommodate the physical restrictions. It is helpful

to let the doctor know a company can accommodate nearly all restrictions.

5- Ask them to not give "off duty" - just give medical restrictions for every worker. If he or she is contemplating taking someone off work, give us medical restrictions - unless the worker is bedridden. The doctor should keep in mind that a worker may not even know the company can accommodate him; he may be unaware there is a transitional duty program. Once there are medical restrictions, it is then up to the workplace to decide if they want to make those accommodations and how they will make them.

6- Make sure the physical restriction form is easy: it is easier to fill out a simple form with check boxes that nearly all doctors are familiar with such as "Lifting: heavy/ medium/ light, pushing or pulling, sitting, standing and a space for the doctor to write in any additional comments."

7- It does not have to be a "recordable" claim: If the treating physician is familiar with the OSHA rules, he/she will know that if the incident is just first aid, that medications needed by the worker are over-the-counter, and physical therapy (often over-prescribed) is not ordered, then the incident is not OSHA recordable it is first aid.

Visit www.LowerWC.com for more information. **Contact Rebecca at: RShafer@ReduceYourWorkersComp.com.**

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YOU CAN'T MAKE THIS STUFF UP: WORKPLACE PERFUME INJURY LEADS TO WORKERS COMP AWARD

Amazingly it is true. In 2009 the Superior Court of New Jersey, Appellate Division, decided the workers compensation appeal of a woman whose COPD was exacerbated by a fellow employee's sprayed perfume. Apparently the employee was working as a nurse in a nursing home when she was exposed to three separate sprays of perfume in one day. She experienced difficulty breathing after the second and third sprays. Her breathing problems continued the next day and she was admitted to the hospital for next 12 days and then transferred to a rehabilitation center where she stayed for seven days and then to another hospital for seven more days. The employee has been dependent on oxygen ever since and she was unable

to return to work. Although the original workers comp judge ruled it was not a work related injury the Appellate Division reversed the decision with the reasoning: "But for being at work that day the employee would not have been injured by her co-worker's perfume. The air she had to breathe, which was contaminated by the perfume, was a condition of (and a risk of) her employment." To read more on this startling decision see the docket number below.

Sexton v. County of Cumberland/Cumberland Manor, Docket No. A-6414-06T1 (Sup. Ct. NJ, App Div. 2009)

Upcoming Events

National Worker's Compensation and
Disability Conference

Las Vegas Convention Center
www.wconference.com

November 9-10, 2011

John Folks and Jordan Morgan will both be attending the conference to represent NovaNet. We hope to meet you there. To arrange a meeting in advance please contact Jordan at 1-800-513-7177 Ext. 219 or by email at jmorgan@novanetppo.com.

We're on the Web!
www.novanetppo.com

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