

# Roane County Workers Compensation

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During this presentation, I am going to  
introduce you to

General information

that employers need to know about Workers Compensation

Common Mistakes

that drive-up your Workers Compensation costs

Workers Compensation Historical Claim

through claims filed in the last 12 months

Improving Roane County

through executing guidelines within Workers Compensation

Roane Counties Goals

through Workers Compensation safety, fewer claims, and saving money

# General Information

- Roane County Government is a Self Insured Workers Compensation
- **Self-insured** is a risk management method in which a calculated amount of money is set aside to compensate for potential future loss.
- Roane County contracts with a Third Party Administrator (TPA) to administer many aspects of our claims.
- CCMSI = Cannon Cochran Management Services Inc. located in Nashville, TN is Roane Counties TPA.
- Roane County has an excess Workers Compensation insurance with Midwest Employers Casualty Company (MECC) with a retention rate of \$450,000.
- It is illegal for an employer to fire an employee for reporting a work injury. If an employee is fired and believes it was for reporting a work injury, the employee may wish to consult an attorney.

# General Information

## How does lost time affect Roane County Government?

- ▶ Temporary disability benefits are usually two-thirds (2/3) of the injured worker's average weekly wages earned during the 52 weeks prior to the injury. Temporary disability benefits are usually paid by the employer or its insurance company.
- ▶ An employee taken off work by the authorized treating physician for less than 14 days is not entitled to temporary disability benefits for the first (7) days of missed work.
- ▶ However; if the disability lasts fourteen (14) days, benefits will be paid back to the date of the first day of injury.
- ▶ The necessity to accommodate limited duty if at all possible, will not only get the employee back at work; but also saves the county money.

# Common Mistakes (3)

## Mistake #1:

- Employees and Employers not handling injuries correctly.

### *When to file a 1st Report:*

- An employee should report a work-related injury to his/her supervisor immediately. Employees generally have thirty (30) calendar days from when they knew or should have known about their suspected injury to report it to their employer.
- The employer should get all three (3) required forms to the Workers Compensation Representative (Arlene Daugherty) the day of the injury if at all possible.

### *Claims have three classifications:*

- Report Only  
No medical
- Medical Only  
1 to 7 days off work with physician statement
- Lost Time & Medical  
If 8 days or more off work with physician statement

# Common Mistakes

## Mistake #2:

- Employers not providing all three (3) required forms.

Provide employees with the three (3) forms for filling out a claim.

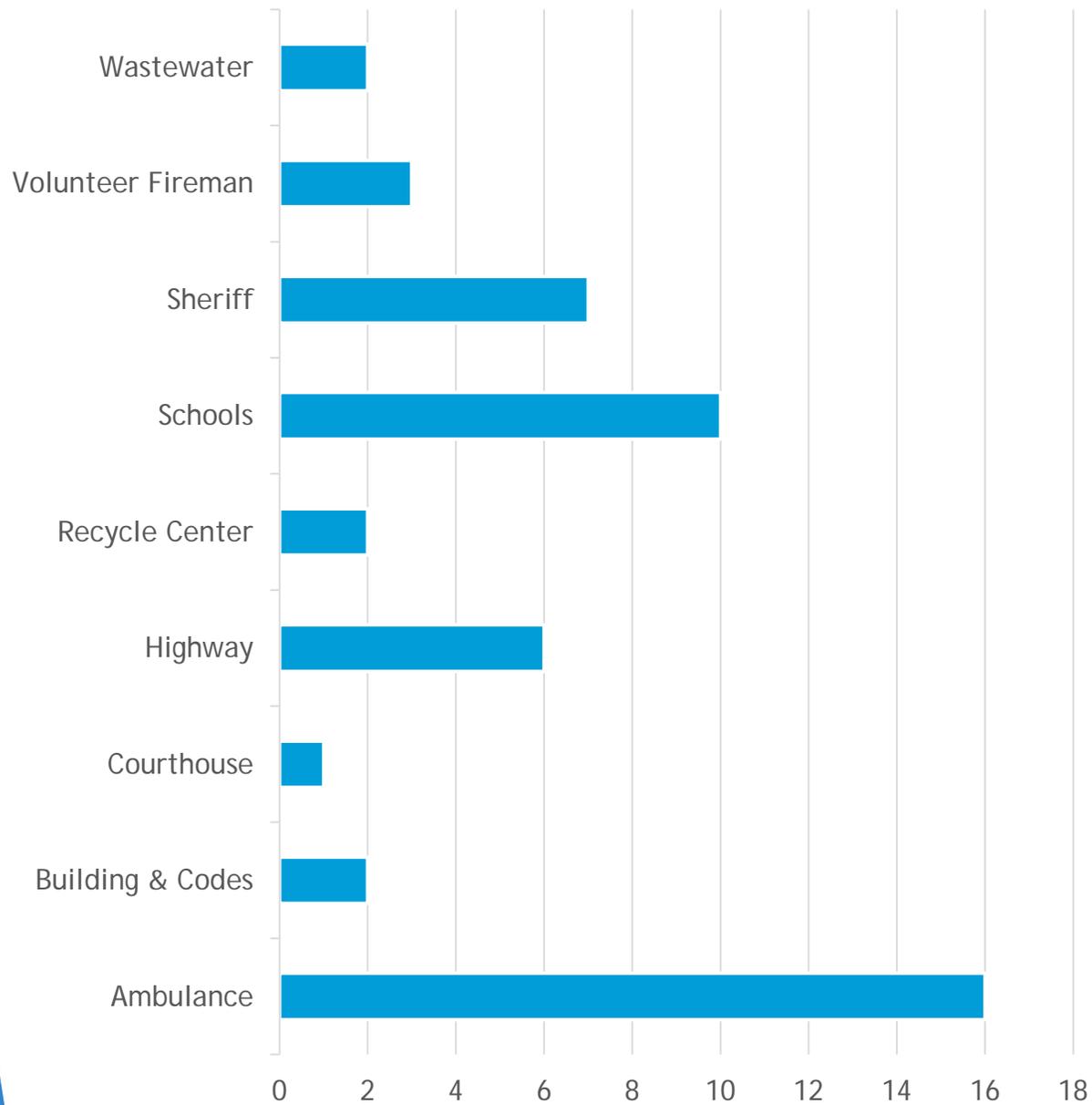
- C-20 First Report of Injury
- C-31 Medical Waiver and Consent Form
- C-42G Choice of physicians form.

All three (3) forms are to be filled out completely with the assistance of the supervisor and turned in to the Worker's Compensation Representative (Arlene Daugherty) as soon as possible before treatment is performed; **unless it is an emergency situation.**

## Mistake #3:

- Employers or their insurance carriers do not handle a claim timely.

# Workers Compensation Claims for 6/2014 thru 6/2015



Workers Compensaiton Claims for 5/2014 thru 5/2015

Total Claims 49  
334 Employees

# Improving Roane County

## How am I helping to improve Roane County?

- Working with the County Elected Officials/Supervisors/Employees to improve the work environment
  - Safety Officer
  - Risk Management Committee
- Working with employers and employees with procedures for filing claims when an injury occurs; therefore preventing state fines and saving the county money.
- By filing claims in a timely manner. Claims reported more than 3 days after the injury results in higher costs to the injured employee because the injury could get worse if not treated as soon as possible.
- Attending conferences to stay up-to-date on the laws of Workers Compensation.

# Roane Counties Goal!!

- ❖ Making it safe for employees and making workers' compensation a priority can pay vast dividends for Roane County.
- ❖ Improving Workers' Compensation performance, will allow management to be able to focus on improving operations, including the attention to achieving quality and financial goals.
- ❖ Work together to have a safe work environment.
- ❖ Inform employees about proper procedures when before an injury occurs.
- ❖ Our main goal should be; Safety first and as a result less claims reported.

# Thank you!

## Questions/ Comments?

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