

***Reduce new hire injuries by
40-70%...and cut your Workers
Compensation costs***

THOMCO's 3rd Annual EMS Safety Net Seminar

**Gary Serdar, VP
Work Well Systems**

- **WorkWell Systems: an introduction**
- **Reducing new hire injuries with Pre-Work Screening (PWS)**
- **What is PWS?**
- **How does it work?**
- **Is it legal?**
- **What is the impact on Work Comp costs?**
 - **How insurance premiums are affected**
- **Implementing PWS in the ambulance industry**
- **A Best Practices approach**

Workers' Compensation: a *Quality* problem that is measurable and preventable

- **Keep the worker *at work and productive***
 - Injury Prevention, Return to Work
- **National Therapy Network**
 - 1100 Clinics
 - Local or Nationwide services (24/7 access, web-based)
- **Experienced professionals**
 - Physical/Occupational Therapy, Workers Compensation, Occupational Medicine, Prevention, Ergonomics
- **Results driven: outcomes measurement and ROI**

WorkWell Systems Workers Compensation Services

- **Pre-Work Screening (PWS)**
 - Reduces risk of injury to new hires
 - Functional Job Analysis/Job Description
- **Return to Work (RTW)**
 - Work Status Testing (i.e. Fitness for Duty)
 - Treatment: focus on Stay at Work/Return to Work
- **Functional Capacity Evaluation (FCE)**
 - Claims Management, RTW
 - Excessive disability duration, rehabilitation and/or litigation
- **Ergonomic Assessments, practical prevention programs**
 - Early intervention prevents serious injury and disability

What is Pre-work Screening?

Pre-work screening

- Essential critical physical demands
- Applicant's safe physical ability
- May include:
 - Lift, Carry
 - Push, Pull, Grip
 - Bend, Reach
 - Climb, walk, balance
- Why use a physical/occupational therapist?
- Post offer: hire is contingent on passing functional test

Job : Airport Utility Worker
 Applicant's Name : McDole, Kevin
 Date : Sep-09-2001
 Conducted By : Susan Bovin

Waist To Crown Lift

Activity Statement : (Frequently) 75 lb. from 25 in. to 54 in. outdoors to load and unload baggage to transfer baggage between cargo/storage area of the aircraft and the airport luggage transportation area

Test Design :
 Test Statement : 75 lb. from 25 in. to 54 in. outdoors
 Pass Score : 75 lb.

Overall Test Met
 Yes No

Test Method : FCE Equipment & Protocol
 Test Protocol : Lift up to 75# from 25" to 54".

	Trial #	Weight (lb.)		Reps	Safety Technique	
		Test for	Actual		Yes	No
Test :	1	10	10	5	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	2	25	25	5	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	3	50	50	5	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	4	75	75	5	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Comments :

Which applicants do not get hired after Post-offer PWS?

Candidates who cannot physically perform the job!

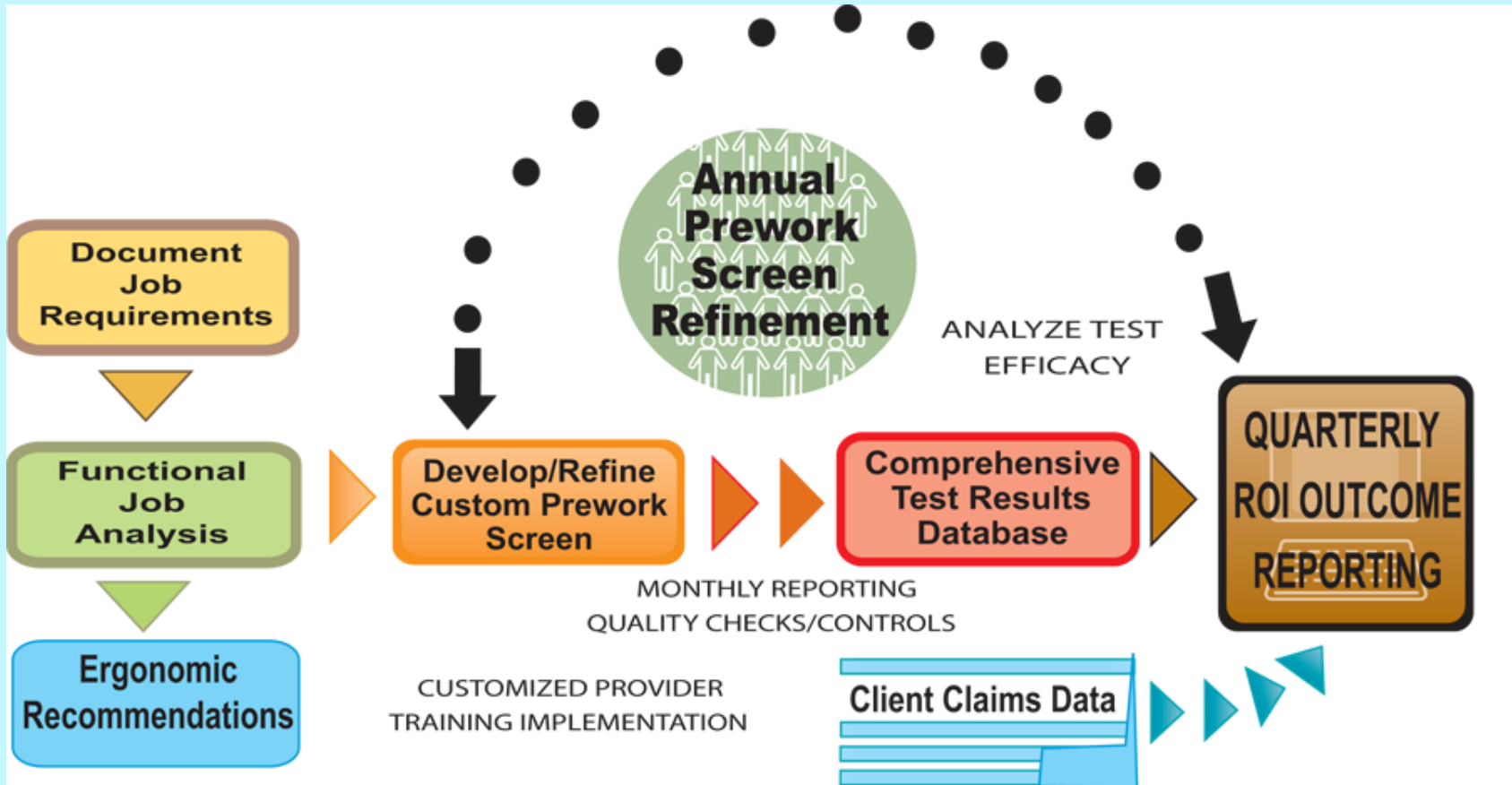
- **Previously, these candidates would have been hired**
 - ***they did not have the necessary physical ability to do the job***
- **Physical testing for good job fit reduces:**
 - **The risk of injury**
 - **Disability duration**
 - **Work comp costs**
- **If an applicant is not fit enough to do the job before starting work—and then is injured**
 - **Release to return to work is often difficult**

Is Pre-work Screening Legal?

- **The ADA permits an employer to impose physical qualification standards when hiring**
 - **Must be job related and consistent with business necessity (42 U.S.C. § 12133(a))**

- **Proper implementation is the key to legal compliance**
 - **MUST come *after the offer*, not before**
 - **MUST be directly related to the critical demands of the position**
 - **MUST be administered to all applicants for that position**
 - **MUST use objective measurements**

Looking at the PWS Process



Actual Client Results: Hiring *increased* Rate of injury to new hires *decreased*

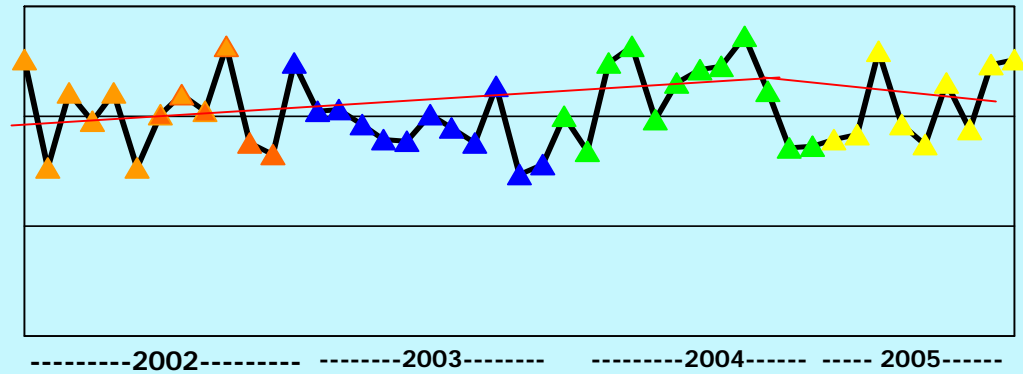
**Reduction: 700 new hire
MSD injuries**

**Decreased MSD Injury
rate nearly 50%**

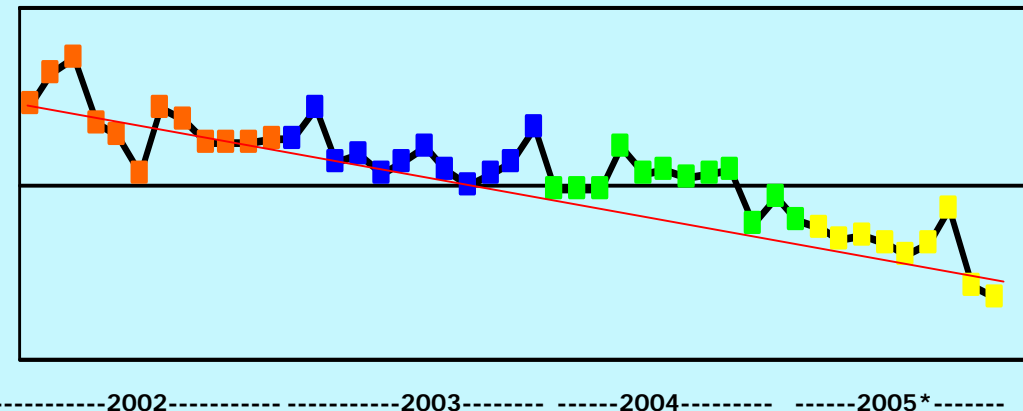
Direct Claim Savings:

- \$12 M+
- ROI 3.3:1

New Hire Count: Month by Month



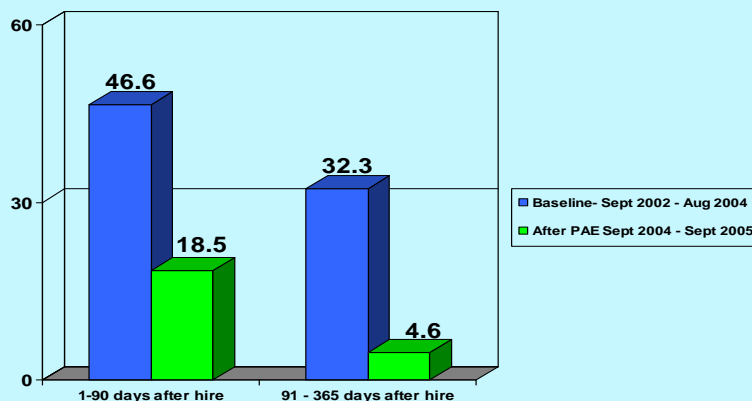
Rate of New Hire MSD Injury (1–365 days after hire): Month by Month



Actual Client Results

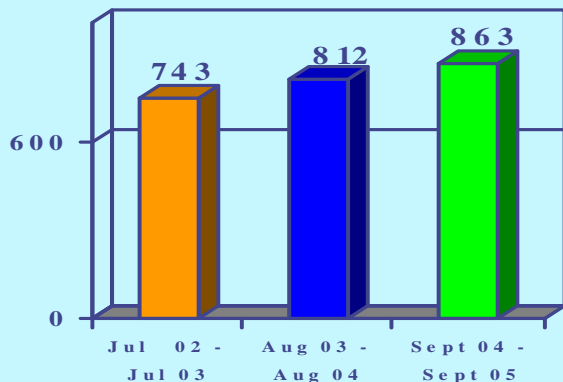
New Hire MSD Injury Rates

New Hire MSD Injury Rates



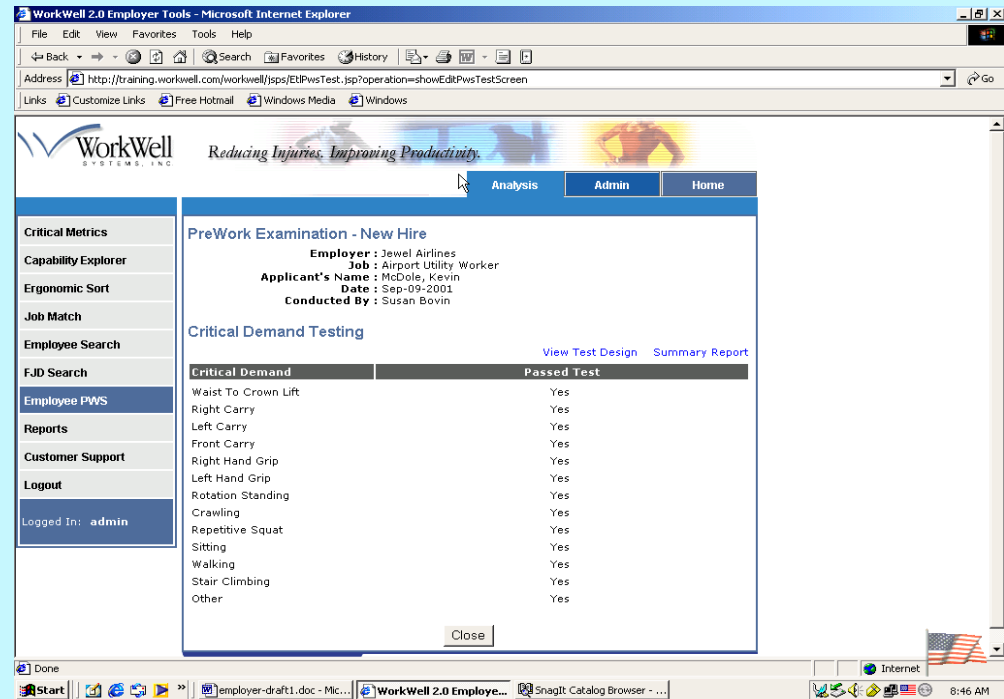
- Reduced MSD injury rate 60% for new hires in the first 90 days on the job
 - *from 46.6 per thousand to 18.5 per thousand*
- Reduced MSD injury rate 86% in the 91- 365 days on the job group
 - *from 32.3 per thousand to 4.6 per thousand*
- New hire injuries have decreased despite an increase in new hires.

New Hires



- Typical employer ROI using WorkWell PWS, direct claims savings

- 3.4:1
- 3.3:1
- 3.3:1
- 7:1
- 6.4:1

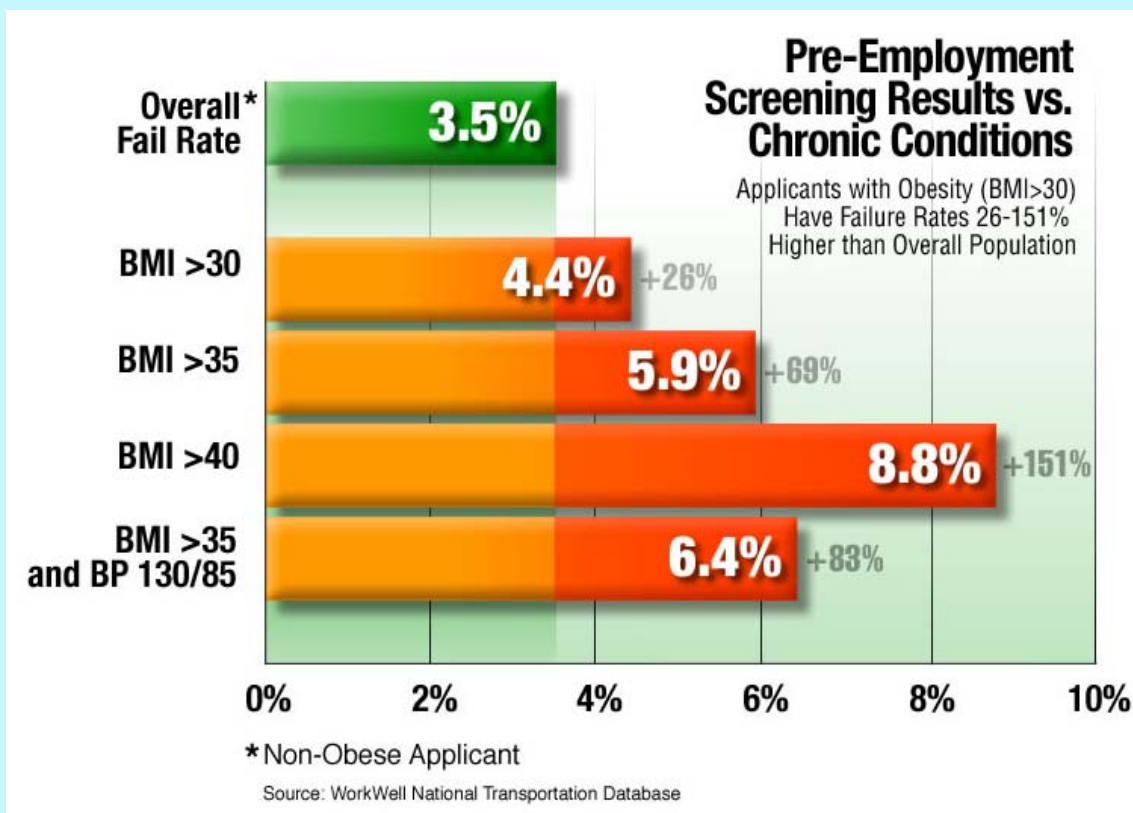


PreWork Examination - New Hire
 Employer : Jewel Airlines
 Job : Airport Utility Worker
 Applicant's Name : McDole, Kevin
 Date : Sep-09-2001
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Critical Demand Testing

Critical Demand	Passed Test
Waist To Crown Lift	Yes
Right Carry	Yes
Left Carry	Yes
Front Carry	Yes
Right Hand Grip	Yes
Left Hand Grip	Yes
Rotation Standing	Yes
Crawling	Yes
Repetitive Squat	Yes
Sitting	Yes
Walking	Yes
Stair Climbing	Yes
Other	Yes

PWS: Screens out high risk candidates



- The PWS fairly and legally screens all applicants for the ability to perform critical job demands
- Overweight can inhibit ability to safely perform job duties
 - Those who have not kept fit
- Increased weight increases risk of inability to perform

Injury reduction and workers compensation costs

- **Self-insured or high deductible plans:**
 - Immediate savings from avoided injuries
- **The NCCI Rating plan**
 - Rate can change: based on actual employer experience
 - *Reducing frequency of injury matters:* impacts rates and premiums
 - Frequency of injuries is more heavily weighted than severity
 - Eliminating 10 injuries of \$5000 has much more impact than eliminating one injury of \$50,000
 - Eliminating lost time claims has much more impact than eliminating medical only claims
 - Premiums based on three year average losses
 - Premium reduction begins 18-24 months after PWS

Implementing PWS in the Ambulance Industry

The role of your trusted insurance advisor, in achieving premium savings:

- Education of the underwriter is very important
 - BEST: talk directly with the underwriter when submitting an application
 - Be sure the underwriter understands EXACTLY how the PWS is different from the run of the mill exam and its proven impact on frequency, severity
 - WW can provide your advisor supportive information to include in an application

Implementing PWS in the Ambulance Industry

- **Understanding of trends and cost drivers is key**
 - Today, in most industries with lifting, over 50% of work comp costs are caused by musculoskeletal injuries: strain, sprain, etc
- **Your insurance advisor can help you understand your data to determine if PWS can reduce your costs**
- **WorkWell keeps all PWS test results electronically, available 24/7**
 - If an injury occurs, your insurer may find the results from PWS useful for claims investigation and for RTW

Best Practice companies take an integrated approach to injury prevention and management



Implementing PWS in the Ambulance Industry

A “Best Practices” approach

- **Commonalities of the job description**
- **Challenges of the job duties**
- **Safety: equipment and behavior**
- **Reduced turnover**
- **Reduced frequency**
- **Patient safety**
- **Process efficiency for scheduling, reporting**

PWS savings is “low hanging fruit”

Results are immediate :

- ***Reduction of new hire injuries***
- ***Reduction of claim costs***
- ***Reduced turnover***
- ***Improved productivity***
- ***Improved patient safety***



Questions?

Thank you

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