

## CCI provides \$15K bill management service

CCI has long promoted BWC's \$15K Medical Only Program as a way to save on premiums, but we now offer a \$15K bill management program to make the employer's job even easier!

Compensation Consultants, Inc. (CCI), one of the Midwest's largest workers' compensation Third Party Administrators (TPAs), now offers a bill payment management service for employers participating in the Ohio Bureau of Workers' Compensation (BWC) \$15K Medical Only Program.

### How \$15K Bill Management Service Works

CCI reprices the participating employer's bills according to the BWC fee schedule. In most cases, CCI's repricing results in reductions of 38% to 40% below the billed amounts. In doing so, the life of the \$15K Program is extended further as the employer is typically paying a reduced amount on medical bills.

CCI's bill management service identifies five key bill edits, resulting in better program management.

#### These bill edits are:

- Duplicate bills;
- Twenty dates of service on chiropractic or physical therapy bills;
- Any bill more than \$1,000;
- Bills with dates of service prior to the date of injury; and
- Discrepancy with billed diagnosis.

After a bill is repriced, CCI provides a voucher with each bill advising the client on the adjusted payment amount.

In addition, CCI contacts the client by phone when 20 chiropractic or physical therapy visits have been billed, a bill for \$1,000 has been received and/or the allowed diagnosis code does not match the billed diagnosis code.

For employer records, each voucher from CCI will include a total dollar amount that has been billed on any particular claim. This keeps the employer aware of the total amount spent for the entirety of the claim, not just one medical office visit or treatment.

CCI's service also includes maintaining copies of all bills for forwarding to your managed care organization (MCO) if necessary.

Each quarter, CCI provides the client with reports showing all bill activity within that quarter.

If you would like more information on CCI's \$15K Bill Management Service, please contact Beverly Westover with CCI at 800.837.3200, ext. 7169 or by email at [beverly.westover@cctpa.com](mailto:beverly.westover@cctpa.com).

## BWC Announces Discount Rate for Public Employers

The Ohio Bureau of Workers' Compensation (BWC) announced on January 11, 2008, that the discount rate for public employer taxing districts is 3.03 percent APR (0.0083 percent daily rate) of total premium for the 2007 policy year.

BWC individually applies the discount rate to public employers who pay their entire premium on or before May 15, 2008. It automatically refunds the savings after payroll is processed.

BWC calculates the amount of the discount on total premium and the date the public employer chooses to pay premiums. The earlier a public employer pays its premiums, the larger the discount it receives.

Public employers must pay a minimum of 45 percent of their total premium costs by May 15. The remaining 55 percent is due by Sept. 1.

For more information, or to have additional questions answered, call BWC at 1.800.OHIOBWC or visit [www.ohiobwc.com](http://www.ohiobwc.com).

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## Non-Group employers still qualify for BWC discounts

If your company is not eligible to participate in a group rating program, you may still be eligible for premium discounts and rebates through other BWC programs.

The Premium Discount Program Plus (PDP+) is a three-year program offering private and public non-group employers a discount of 10% in the first two years and 5% in year three. In addition, PDP+ participants have an opportunity to earn up to a 20% premium rebate in each of the three years for achieving targeted reductions in frequency and severity rates. The program also allows participants to stack the discounts received through the Drug-Free Workplace Program to reduce premiums even further.

PDP+ qualified private employers may enroll to begin the program on either January 1 or July 1. Public employers, on the other hand, may apply at any time but will only start receiving discounts at the beginning of their rate year, January 1. Participants in this program must implement five steps of BWC's 10-Step Business Plan in the first year of participation and the remaining five steps in year two.

The primary objective of any PDP+ implementation plan should be to reduce the number and severity of injuries in order to re-qualify for more substantial discounts through a group rating plan. Once established effectively, the components of the 10-Step Business Plan will help employers obtain group eligibility and remain eligible over the long term.

For more information, call CCI at 800.837.3200. Or, contact our safety partner, RiskControl360°, at 877.360.3608 or online at [www.riskcontrol360.com](http://www.riskcontrol360.com).

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## 2008 Ohio Safety Congress & Exposition held at the Greater Columbus Convention Center

Mark your calendars now to attend BWC's Safety Congress & Expo April 1-3.

Each year, thousands of Ohio employers and employees assemble at the Ohio Safety Congress & Expo — the industry's leading annual event — to personalize a professional development plan that fits their unique needs. The event combines world-class educational opportunities with a platform for professional and social networking, as well as exposure to thought leaders that shape the safety industry.

The annual conference is one of the largest gatherings in the United States singularly dedicated to this cause. The free event is designed to provide a flexible, yet customized, industry-focused learning approach to promote safety in the workplace.

After all, safety and health programs can benefit the overall health and productivity of a business or an organization and improve the well-being and quality of life for employees.

#### Points of interest for this year's Safety Congress:

- The event will feature nationally recognized safety advocate Scott Geller.
- Also appearing as general session speakers are BWC Administrator Marsha Ryan and former vice admiral and CIA deputy director Albert Calland.
- Live demonstrations of trenching/excavation rescue, masonry wall-bracing and grain engulfment rescue.
- Professional-level, full-day programming for safety specialists, industrial hygienists and ergonomists.

If you play a role in your business' accident prevention efforts, join more than 5,000 participants from private industry and public agencies at the 2008 Ohio Safety

Congress & Expo, April 1-3 at the Greater Columbus Convention Center.

Continuing education units, certification maintenance points and credit for BWC's Premium Discount Program+ will be available for most sessions.

To receive an official program for the event, simply e-mail your name and address to [SafetyCongress@bwc.state.oh.us](mailto:SafetyCongress@bwc.state.oh.us) or call 1-800-OHIOBWC, press option 2 and then option 2 again.

To register online, visit [www.ohiobwc.com](http://www.ohiobwc.com) and follow the links to Safety Congress Registration.



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## CCI offers alternative solution for large companies

Compensation Consultants Inc. (CCI) has helped many companies move toward self insuring and managing their own workers' compensation programs.

As your service partner for Ohio workers' compensation, Compensation Consultants, Inc. (CCI) strives to keep you informed of all Ohio alternative rating programs available for your organization. Self insurance can result in a cost savings for your organization even if your organization is currently in a group rating program or has a credit-rated premium.

What are the benefits of self insuring your program? In addition to the potential for cost savings, there are many other benefits to self insurance.

### Some of those benefits include:

- Self insured employers pay dollar for dollar claims costs and establish their own claim reserves. They no longer pay BWC premiums based upon claim reserves.
- Self insured employers have more input in the claim processes. It is the employer who ultimately determines the initial claim compensability.
- Self insured employers have better access and control of claim data for outcome reporting.
- Self insured employers still have access to many of the BWC training programs offered through the BWC Safety and Hygiene, and Fraud divisions.

BWC reserves the right to grant self insurance privileges to Ohio employers. As such, there is an application

and approval process. CCI will assist employers in completing and filing the appropriate application.

### Some basic requirements of self insurance include:

- Demonstrated strong financial ability;
- 500+ (generally) employees in Ohio; and,
- A minimum of two years in state fund insurance.

If the benefits and basic requirements of self insurance seem to be a fit for your organization and you are interested in taking a closer look at self insurance for Ohio workers' compensation, please call Jennifer Rothe, Senior Account Manager with CCI's self insured department at 614.526.7104 or 1.800.837.3200, ext. 7104. CCI will be happy to provide a feasibility study to see if self insurance is right for you.



## Nine Keys to Improving Workplace Safety

This series, from our safety partner RiskControl360°, covers the universal elements of safety management programs that deliver measurable results. Stay tuned for the steps to come!

### Key 1: Visible, Active Senior Management Involvement

Senior managers know that a safe workplace is good for business. Their challenge is making the time and ensuring that resources are used efficiently.

Understanding the restraints on time, one safety manager increased involvement by listing important safety rules on the back of security cards. As management looked at the cards every day, they were reminded of the rules. They were not required to complete an audit checklist but were simply asked to help enforce the rules. After a brief meeting about the impact of injuries on the bottom line, the senior managers participated and improvements were seen quickly.

Another way of increasing senior manager involvement is to conduct brief injury reviews with injured workers. A one-on-one session with the injured employee only takes ten minutes and sends the message that safety is valuable to the organization and gives the associate a voice. Such sessions can provide eye-opening information.

To ensure that resources are used efficiently, run the numbers. When the return on investment is measured accurately, senior managers can justify the time and expense of a safety intervention. Consultants or third party administrators can easily assist with calculating the return on investment.

Below are additional ideas to establish visible, active senior management involvement in safety:

- Issue signed policy adopting safety as a key organizational value;
- Create a budget for safety;
- Establish benchmarks for safety activities;
- Discuss safety during staff or employee meetings;
- Publicly recognize associates contributing to the safety program; and,
- Conduct annual surveys, personal interviews and/or behavior sampling.

### Key 2: Employee Involvement and Recognition

Organizations with high incident rates often identify the cause as employee risk taking. How do we get an employee to be more careful? Limit risk taking with employee involvement programs combined with classic

positive and negative behavioral conditioning. The organization must first understand when and why employees take risks. Employees, for the most part, know when they are taking a risk, and if they trust that information they provide will not be used against them, they may express to their employer when and why risks are taken. Without employee input an employer may not know exactly why employees take risks. Once risks are identified, safe written work practices, new hire orientation and ongoing training can be designed.

Once proper techniques for risk avoidance are communicated, the employer should focus on tolerance for risk taking. When auditing the workplace for safe work practices, take pictures of employees wearing their protective equipment. Post the pictures in the break room or in the company newsletter with a thank you message. Public recognition is always a good motivator and costs very little.

When developing negative consequences, consider consequences that foster peer pressure - make the violator lead a toolbox talk detailing why the violator decided to take the risk. Public speaking can be a very negative consequence. Another example is to publicly track how many violations each employee has incurred, making everyone involved and aware of risk taking.

For more information contact RiskControl360° at 1-877-360-3608 or [www.riskcontrol360.com](http://www.riskcontrol360.com).

### Important Dates in 2008

#### February 27, 2008

The last day for employers to enroll in group rating. Employers previously enrolled with CCI will be automatically re-enrolled without any paperwork!

#### June 30, 2008

Deadline for private employers to participate in BWC's Drug-Free Workplace Program.

## Prevention is Best Medicine for Common Cold and Flu

Each year, the U.S. population experiences one billion colds and 10 to 20 percent of Americans will also get the flu. Learn how to prevent and prepare for these two common illnesses!

According to the National Institute of Allergy and Infectious Diseases (NIAID), the U.S. population experiences one billion colds each year. The Centers for Disease Control and Prevention (CDC) reports that five to 20 percent of Americans will also get the flu, over 200,000 people are hospitalized for flu symptoms and roughly 36,000 people die each year from the flu and flu-related complications.

Colds and the flu have many similar characteristics. Both are caused by inhalation of mucus drops in the air or contact with a contaminated surface. Symptoms will appear within a few days of initial contact with the virus. During this time, germs may be easily spread through highly populated areas, including close-contact work environments.

### General symptoms of the flu include:

- Headache;
- High fever;
- Tiredness and muscle ache;
- Dry cough;
- Sore throat;
- Runny or stuffy nose; and,
- Nausea, vomiting and diarrhea — though these are more common in children than adults.

### The following measures can prevent both colds and influenza:

- Wash hands regularly with soap and water;
- Disinfect surfaces with antibacterial cleansers to prevent germ transfer;
- Avoid hand-to-mouth or hand-to-eye contact;
- Avoid individuals exhibiting symptoms;
- Cover the mouth and nose when sneezing or coughing;
- Avoid alcohol and smoking; and,
- Exercise regularly to maintain a healthy weight.

The flu does have a vaccine available to the general public, but it is highly recommended for individuals at higher risk for complications of the flu.

### Those recommended for the vaccine are:

- Children aged six months to five years;

- Women over three months pregnant;
- People 50 years of age and older;
- Healthcare workers;
- Those with certain chronic medical conditions; and,
- People who live in nursing homes and other long term care facilities.

Common side effects of the vaccine include soreness and muscle tenderness. Most people experience no side effects. Those with egg allergies should not receive a vaccine due to possible allergic reactions to the materials used in the vaccine. For optimal effectiveness, individuals should receive the vaccination before flu season begins, allowing the body to make needed antibodies, though it can be received any time.

Both ailments are usually cured at home with no medical attention. However, if influenza symptoms worsen or are prolonged, a doctor should be sought. If vomiting, high fever, chills or chest pains begin, medical attention is needed immediately.

For more information concerning cold and flu illnesses and prevention, visit the Centers for Disease Control and Prevention at [www.cdc.gov/flu](http://www.cdc.gov/flu).

### Important Announcement:

**CCI is now licensed to manage claims in West Virginia!**

Call Janice Ikins today at 800.837.3200, ext. 7109 to discuss our services!

## WebWatch

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