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Workers' Compensation

Getting the Most Out of EAIP

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Employer-At-Injury Program

Rules effective:
Employer-at-Injury Program (EAIP) - March 1, 2015

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Preview

- Using Work Comp Stats
- Employer at Injury Program (EAIP)
- Small Group Case Studies

Using Work Comp Stats

Mod rate

- Number quantifying your losses in light of your premiums
- Comparison of like industry
 - 1.0 essential "par to your peers"
- Uses 3 years prior to your current policy year

Using Work Comp Stats

RED	MOD
10/01/2014	1.03
10/01/2013	0.95
10/01/2012	0.97
10/01/2011	1.08
10/01/2010	*
10/01/2009	1.28
10/01/2008	1.37
10/01/2007	1.29
09/01/2006	1.08
09/01/2005	1.03

Using Work Comp Stats

Are your claim costs all medical bills or are your claim costs due to timeloss payments?

- What's timeloss?
- What rate gets paid?
 - 66 2/3% of average weekly wage which includes overtime
- Where is your only HIGHLY controllable claim cost?

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Employer-At-Injury Program

The *Employer-at-Injury Program* (EAIP) is designed to encourage re-employment of qualified Oregon workers who incur injury caused limitations from an on-the-job injury



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Employer-At-Injury Program

How are the programs funded?

- EAIP is funded by worker and employer contributions to the Workers' Benefit Fund (WBF)
- Oregon workers and employers pay about 3.3 cents per hour for every hour worked

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Employer-At-Injury Program

How are the programs designed?

Employer-at-Injury Program (EAIP)

- Available when the claim is open
- Speeds return to work, lowers claim costs, keeps workers working and productive

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Employer-At-Injury Program

When are you notified about EAIP by your Insurance Carrier?

- Upon acceptance or reopening of a claim; and
- Within five days of a worker's first release for work after claim opening unless the release is for regular work
- Notification language

Because of your worker's injury, you may be eligible for assistance through the Employer-at-Injury Program to return the worker to transitional work while the worker's claim is open. To learn more about the assistance available from the program, please call [insurer name and phone number].

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Employer-At-Injury Program

Insurer responsibilities

- Assist the employer to:
 - Obtain medical releases
 - Identify transitional work
 - Process wage subsidy requests
 - Make worksite modification purchases
 - Make EAIP purchases
 - Request reimbursement from WCD

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Employer-At-Injury Program

Employer criteria

- Must maintain Oregon workers' compensation insurance coverage
- Must be the employer-at-injury as defined in OAR 436-105-0005
- Must be employing an eligible worker.

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Employer-At-Injury Program

Worker criteria

- The worker must have an accepted or deferred Oregon workers' compensation injury or occupational disease claim at the time of the Employer-at-Injury Program
- The worker must not be covered by the Injured Inmate Law

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Employer-At-Injury Program

What Starts the Employer-at- Injury Program?

- (5)(b)(A) A medical release that states the worker's specific current or projected restrictions. These restrictions stay in effect until another release is issued.
- No longer do you have to bridge the gaps in work releases



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Employer-At-Injury Program

What's available?

- Wage subsidy - 45 percent of gross wages for transitional work:
 - Limited to 66 work days within a 24-consecutive -month period
 - May not start or end with paid leave
 - Paid leave is limited for hourly restrictions



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Employer-At-Injury Program

EAIP Purchases

Clothing - \$400



Tools & Equipment – combined with worksite modification for a total of \$5,000



Tuition, books, and fees -





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Worksite Modification

- Up to \$5,000 (combined with the Tools and Equipment category) for altering a worksite (rent, purchase, modify, or supplement)
- Must be ordered during EAIP
- Reimbursable if employer purchased in good faith and worker refuses to return to work






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Employer at Injury Program (EAIP)

Worksite Modification (continued)

- Property of the employer
- Insurer determines appropriate worksite modification for worker
- Must link the modification to the accepted conditions
- Insurer documents reason for approval






EAIP Case Study #1

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Claim for thoracic (upper back) strain

Thought process?

1. Lowering Claims Costs by limiting/preventing time loss
2. Improve work/station where possible

Limitations:

No LCPP >10 lb. (at first), alternate sitting and standing, only occasional reach/push/pull

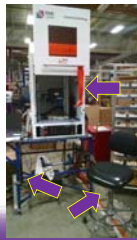
Benefits utilized:

\$1,672.58

EAIP Case Study

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Claim for thoracic (upper back) strain



EAIP Case Study #2

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Portland Public Schools - EAIP Use

Why Portland Public Schools uses EAIP

- Reduces Claims Cost
- Strengthen relationship with Doctors, allowing better communication regarding return to work and anticipated outcomes.
- Continued productivity and reinforces a positive work pattern and environment through cross training and increased company awareness
- Completion of essential projects
- Enhanced Recovery
- Reduced Stress and continuation of employer paid benefits
- Maintains Employee's self-worth link to the employer

EAIP Case Study #2 - Cont'd



Portland Public Schools - EAIP Use

Light Duty/Transitional Work - Scanning Documents in Records Unit

- Can accommodate up to 8 light Duty Staff at one time
- Used EAIP to Purchase Scanners, Computers, Sit/Stand Desks, Chairs and Anti-Fatigue Mats
- Also Accessed Wage Subsidy Benefit

Light Duty/Transitional Work For Modified Regular Work - Custodian

- Purchased Walk Behind Vacuums and Floor Scrubbers
- Also Accessed Wage Subsidy Benefit

EAIP Case Study #3



Multnomah County - EAIP Use

Light Duty/Transitional Work - Animal Control Officer

- Unable to lift animals into back of truck due to temporary restriction
- Purchased lightweight ramps to allow animals to walk up into the trucks.
- Also used wage Subsidy Benefit

EAIP Case Study #3 - Cont'd



Multnomah County - EAIP Use

2011 - 47 Reimbursements, \$169,826.47, 1526 days of Light Duty
2012 - 66 Reimbursements, \$208,379.10, 1653 days of Light Duty
2013 - 43 Reimbursements, \$142,727.70, 1215 days of Light Duty
2014 - 20 Reimbursements, \$139,036.16, 398 days of Light Duty
2015 - 24 Reimbursements, \$32,134.40, 337 days of Light Duty







The Employer-at-Injury Program

When does eligibility end?

- Claim is closed
- Worker or employer are no longer eligible
- Sanctions issued against employer
- Insurer can end EAIP at any time while claim is open or when PWP benefits are accessed
- Requesting reimbursement is no longer a reason to end EAIP

The Employer-at-Injury Program

Suggestions for successful EAIP use:

- Identify EAIP jobs before the program is needed
- Encourage the use of EAIP benefits to offset costs (e.g., use wage subsidy reimbursement to hire a temp to help with lost productivity)
- Use EAIP reimbursements to fund safety and equipment purchases for the employer's RTW programs
- Encourage creative use of the EAIP

The Employer-at-Injury Program

Summary:

- Employer activated
- Administered by your workers' compensation insurance provider
- Encourages employers to be proactive and reduces claims cost.
- Restrictions while the claim is open

Contact us:

Preferred Worker Program

Salem: 800-445-3948 (toll-free)

503-947-7588

Fax: 503-947-7581

EAIP email: eaip.oregon@state.or.us

PWP email: pwp.oregon@state.or.us

Website: www.oregonpwp.info

Thank you!
