

Establishing a Worker Recovery Mindset

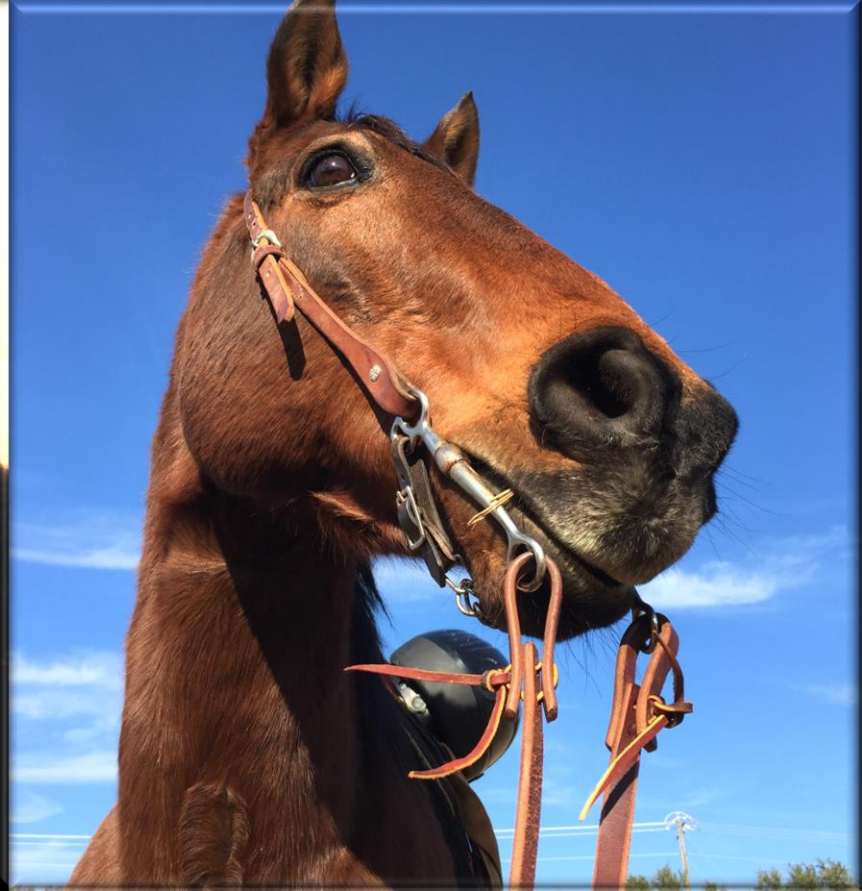
Melissa Steger

*Retired Assoc. Director of WCI
The University of Texas System*





My Boys 

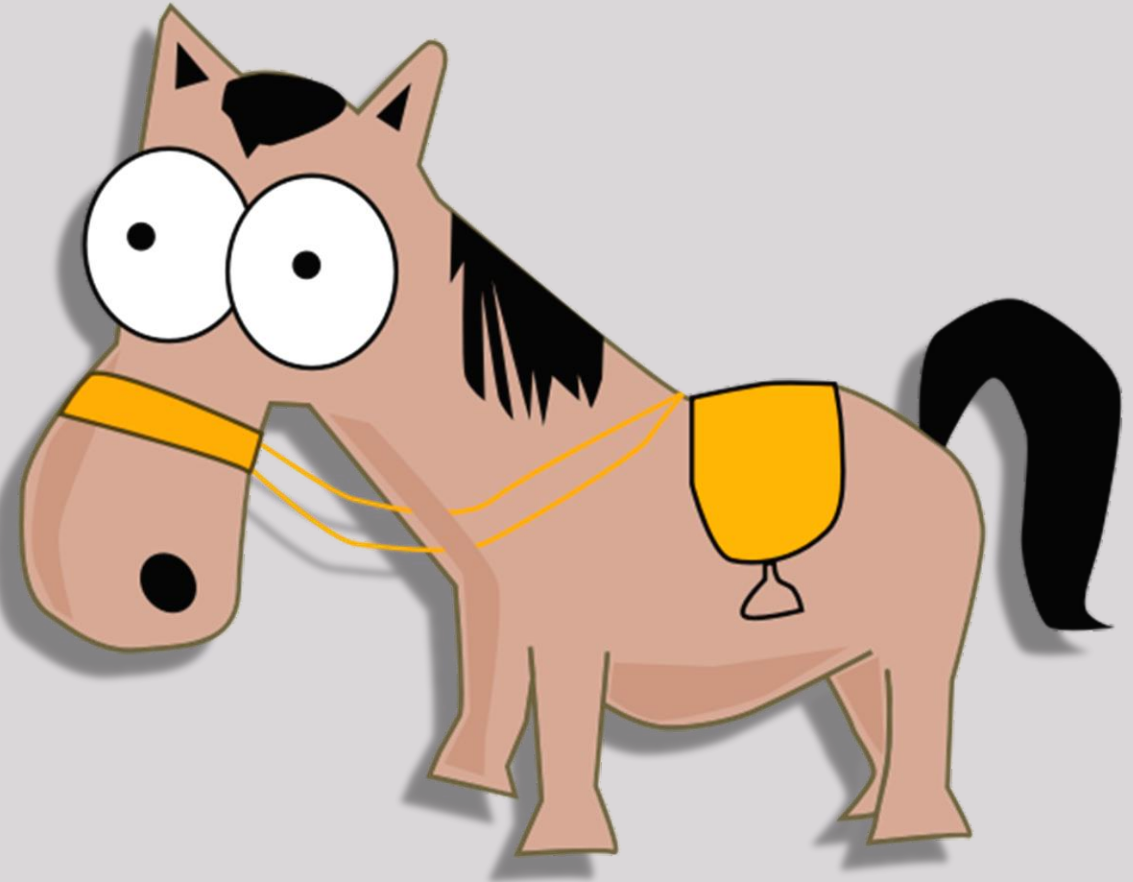


Muddy



Lattie

Lessons from Lattie





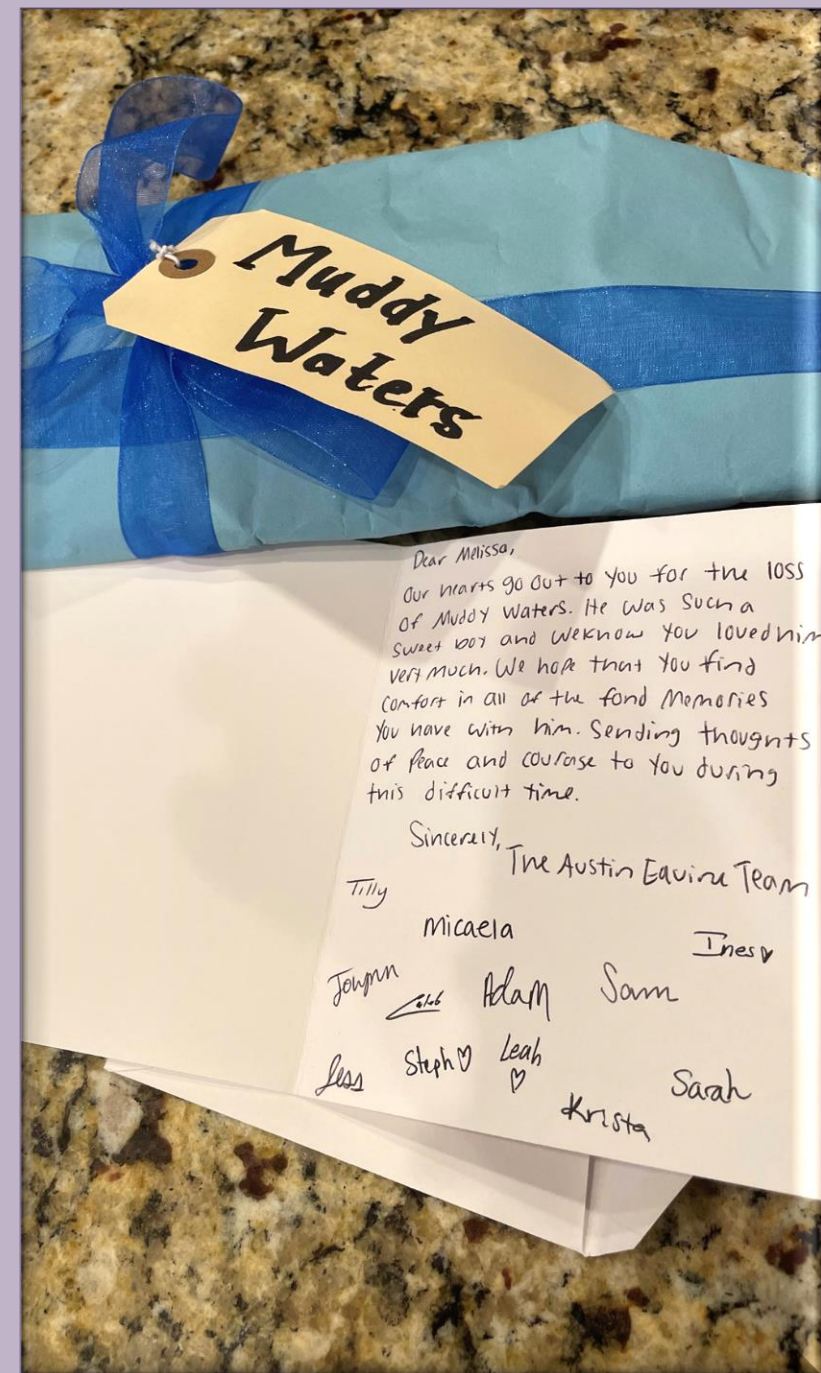
Employers/Employees vendors Recover and RTW Self Interest

nurses Injured Employee Functional Recover

Grand Bargain Adjuster treatment and RTW

Access to benefits





Collaboration

Ethics

Integrity



COMPASSION



Workers' ~~Compensation~~ Recovery



Workers' Recovery

Whole
Person Care

Bio Psycho-
social
Adoption



Advocacy
Based Claims
Management

Claim
Advocacy

What Comes to Mind When You Hear...

Workers'
Compensation

Claimant

Doctor

Adjuster

Restrictions

Attorney

Surgery

Denied

Storytime



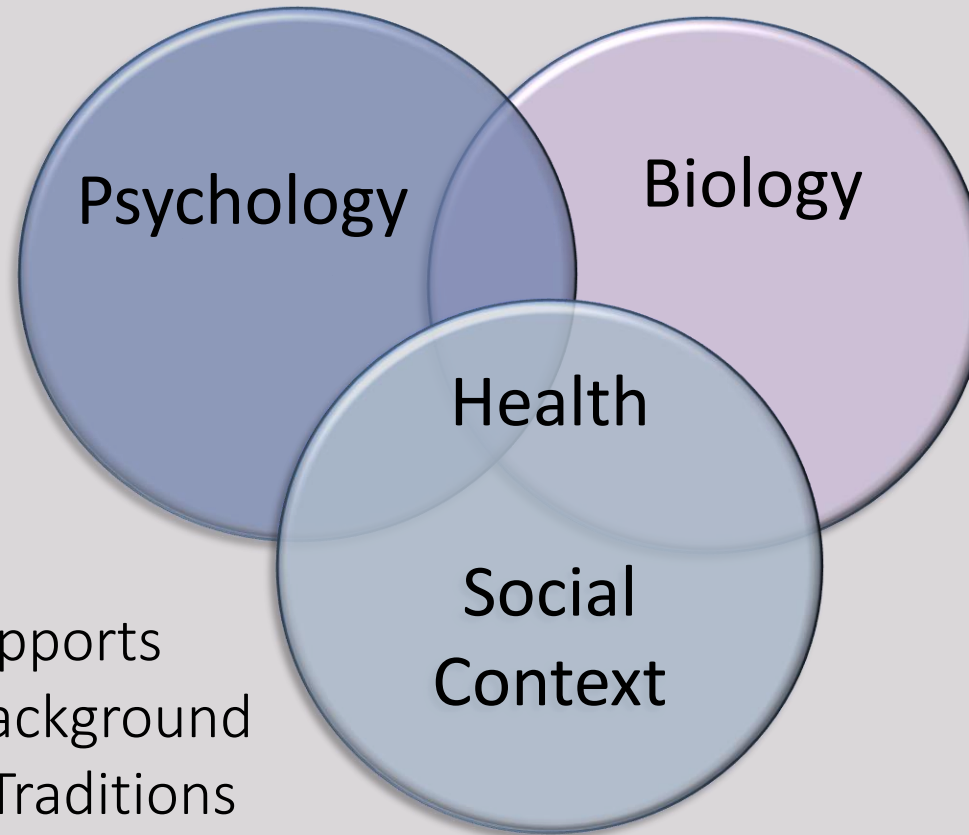
Claim Advocacy

- Set expectations
- Respect the person's thought process
- Offer clear, concise communication
- Understand the psychology



Biopsychosocial Approach

Gender
Physical Illness
Disability
Genetics
Stress Reactivity
Medication Effects



Social Supports
Family Background
Cultural Traditions
Education / Economic

Learning / Memory
Attitudes / Beliefs
Personality
Emotions
Coping Skills
Past Trauma

Whole Person Recovery

“Instead of condemning people, let’s try to understand them. Let’s try to figure out why they do what they do. That’s a lot more profitable and intriguing than criticism; and it breeds ~~sympathy~~ empathy, tolerance and kindness. To know all is to forgive all.”

*---Dale Carnegie, *How to Win Friends & Influence People**

Who Owns this Responsibility?

Claims Professionals

Employers

Safety Professionals

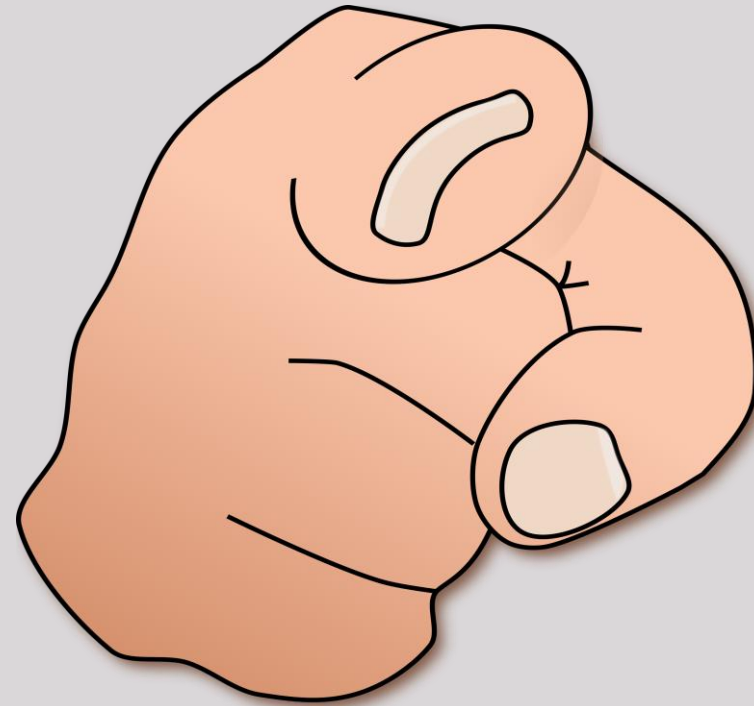
Medical Providers and Staff

Attorneys and Staff

Regulators

Vendors

Injured Employee



Humanity is Key (Introspective)

- Communication & Listening with Intent
- Critical Thinking & Decision Making
- Customer Service from an Advocacy Perspective
- Cognitive Biases
- Emotional Intelligence
- The Claim – From an Injured Employee's Perspective

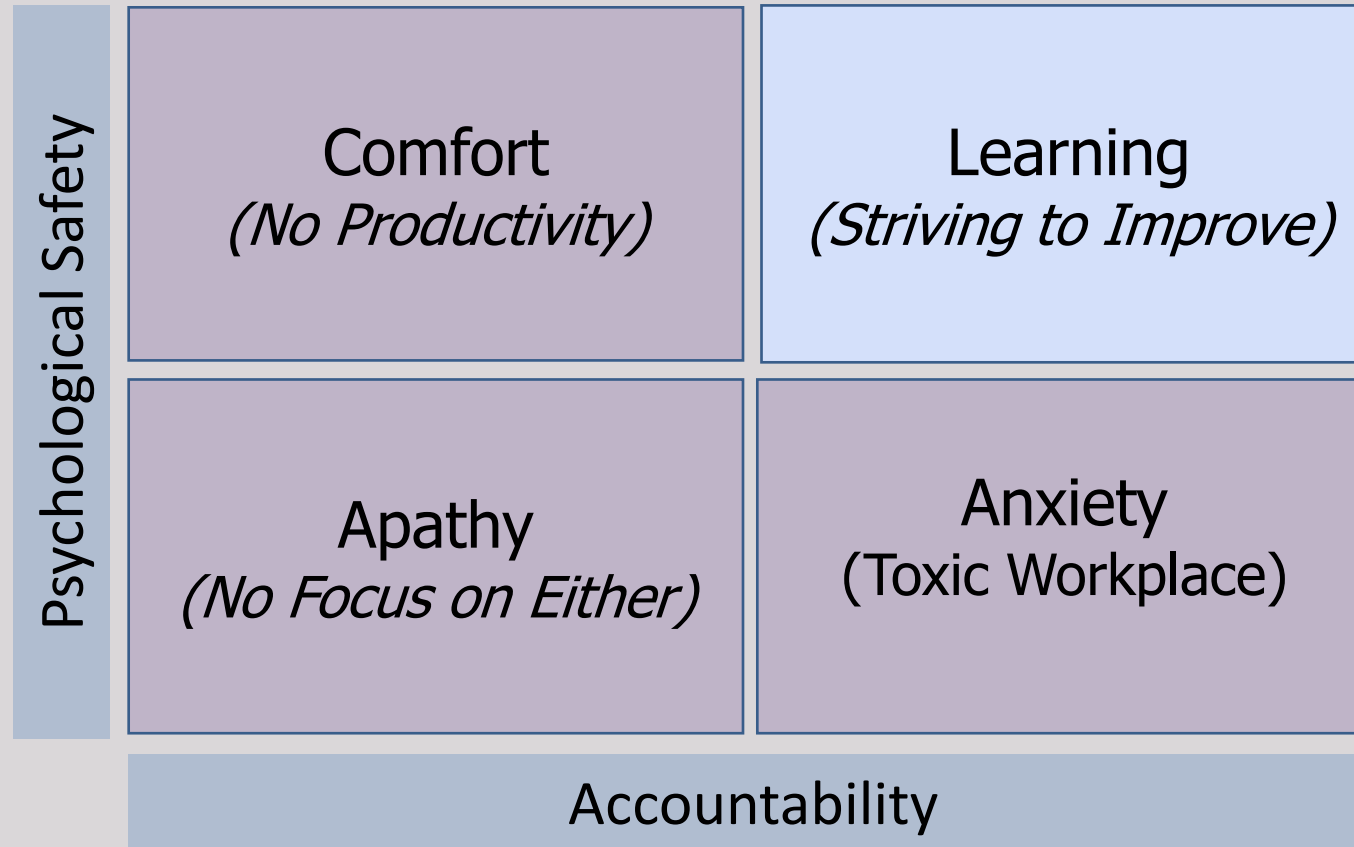
Humanity is Key (Organizationally)

- Change Management
- Organizational Culture / Psychological Safety
- Coaching / Mentoring
- Managing Up

Psychological Safety

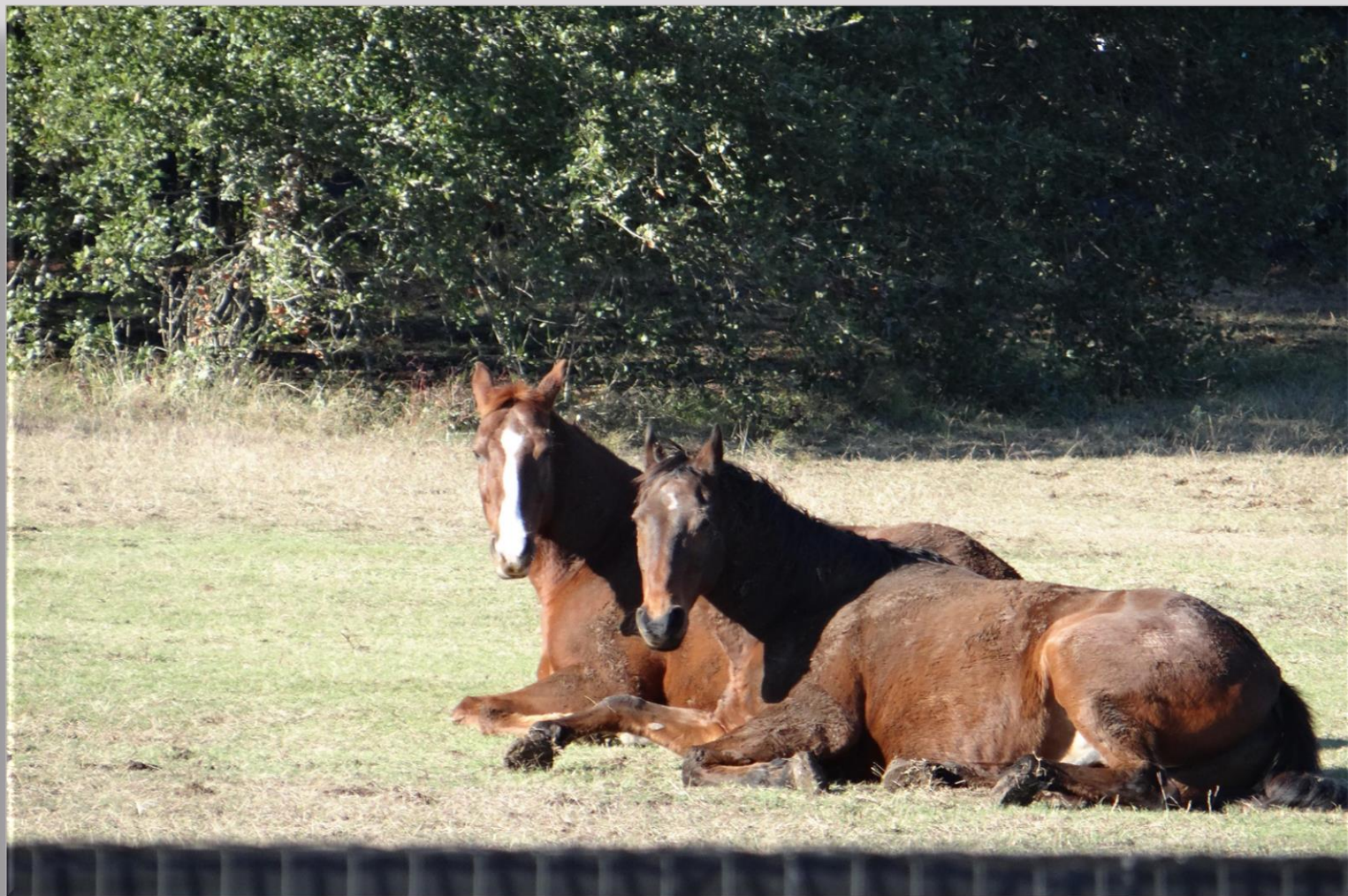
Psychological Safety is a belief that one will not be punished or humiliated for speaking up with ideas, questions, concerns or mistakes.

Psychological Safety





Psychologically Safe Environment



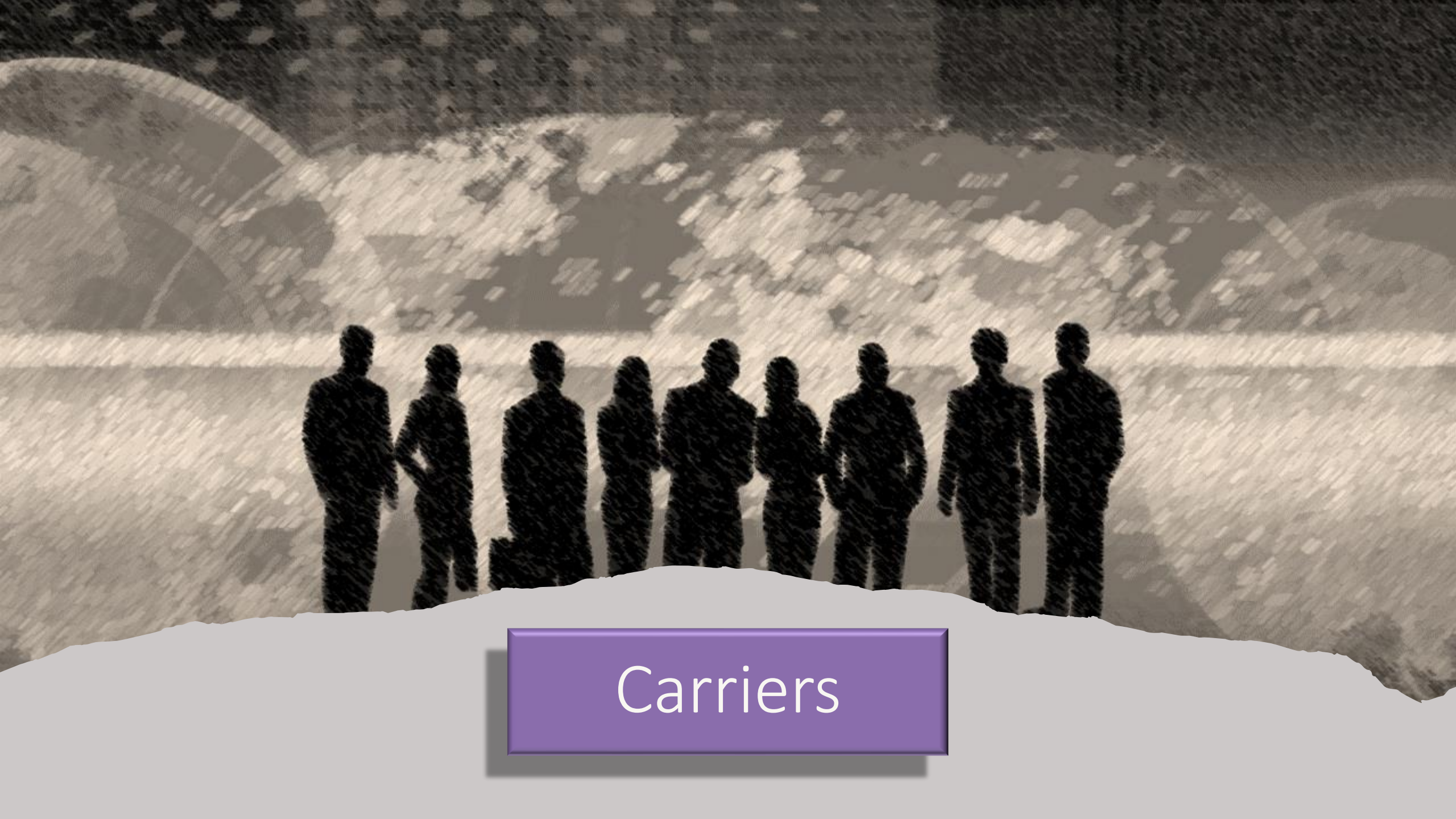
Comfort
Zone

Apathy Zone



Toxic Zone





Carriers

How to Win Friends and Influence People

- Do Not Criticize, Condemn or Complain – *This pays dividends*
- Be Generous with Praise – *Carrot vs. Stick*
- Remember Their Name – *People are affected. The sound of their name is music to their ears.*
- Be Genuinely Interested in Them – *Provide service with care. Don't appear too busy to really listen*
- Know the Value of Charm – *Be someone to whom someone genuinely wants to talk*

How to Win Friends and Influence People

- Admit Your Mistakes – *Be humble, acknowledge, and apologize*
- Don't Fight to "Win" – *Strive to do what's right*
- Begin on Common Ground – *This way you navigate the issue together*
- The Conclusion is Yours WITH the Injured Employee – *This correlates with navigating the issue together*
- Make Injured Employees Feel Important – *Smile on the phone, get to know them, use their name to create a better claim experience for them.*

Communication – DiSC Style

Style	Likes	Dislikes
D- Dominance (Fast paced / Outspoken)	<i>Independent, Decisive, Direct, Results</i>	<i>Oversensitive, Hesitation, Over-analyzing</i>
I – Influential (Accepting / Warm)	<i>Creative, Enthusiastic, Optimistic, Collaborative</i>	<i>Rules, Caution, Over analysis, Insensitivity</i>
S – Supportive (Cautious / Reflective)	<i>Cooperation, Humility, Thoughtfulness</i>	<i>Aggressiveness, Sudden Change, Nonconformity</i>
C – Challenging (Questioning / Skeptical)	<i>Accuracy, Attention to Detail, Timeliness</i>	<i>Mistakes, Spotty Research, Exaggerated Enthusiasm</i>



Christmas at The Steger's

Everyone Matters

Presents for the Boys





Setting Expectations

Purpose Matters





**I AM
YOUR
BOSS**

Employers

Employer - Return to Work

You're sitting at home watching TV

You just want your productivity.

You're saving money on daycare

You don't really care.

They're deer hunting

I'm costing you money



Return to Work

- What's the reality?
 - How do we fix the perceptions?
 - What message should be delivered?
 - Who should be involved in the message?
- 

Employer and Humanity

- Treat the employee like family
- Help facilitate quick, appropriate care
- Contact family members
- Offer assurance to the employee and their family
- Have a reputation of caring for your employees
- Think holistically. Know your resources and use them.
- Out of the box thinking



Employers
should step
up to help!

Medical Management





Have the
Tough
Conversations

Medical Management

- Know your role and be willing to do your part
- Communication is key
- Providers should set expectations with injured employee
- Be open to talking with the adjuster
- Work with the employee, adjuster, and employer to safely apply RTW options
- Support employee through fear

Legal





Reasons Injured Employees Hire Attorneys

2014 WCRI Study

- Relationship with supervisor
 - Communication with insured
 - Communication with adjuster
 - Payment of ER bills
 - Fear of the unknown
 - Denials
- 

~~Dispute Resolution~~ in Worker Recovery Model

	Traditional	Advocacy
Who's Involved	Injured Employee & Carrier	Anyone who touches the claim
What's the first step?	Requesting Resolution	Good Communication and positive relationship with injured employee
When does it begin?	Upon a Denial	Upon Receipt of a claim
Where does it occur?	At Proceedings	Throughout claims handling
Why does it exist?	To resolve Issues	To do what's right
How do you know it was successful?	Your side wins	Both parties are satisfied

Regulatory & Legislative



Regulatory / Legislative - Perceptions

- BIG, BAD CARRIER
- Traditionally, carrier against injured employee
- Carrier has deep pockets and saves money through not paying
- No one helps the injured employee
- Regulators and Legislators usually hear the squeaky wheel
- Employers don't provide safe work environment

Regulators and Legislators

No One Want to Appear:	Fall-back Strategy:
Ignorant	Don't ask questions
Incompetent	Don't admit weakness
Intrusive	Don't offer ideas
Negative	Don't critique the status quo





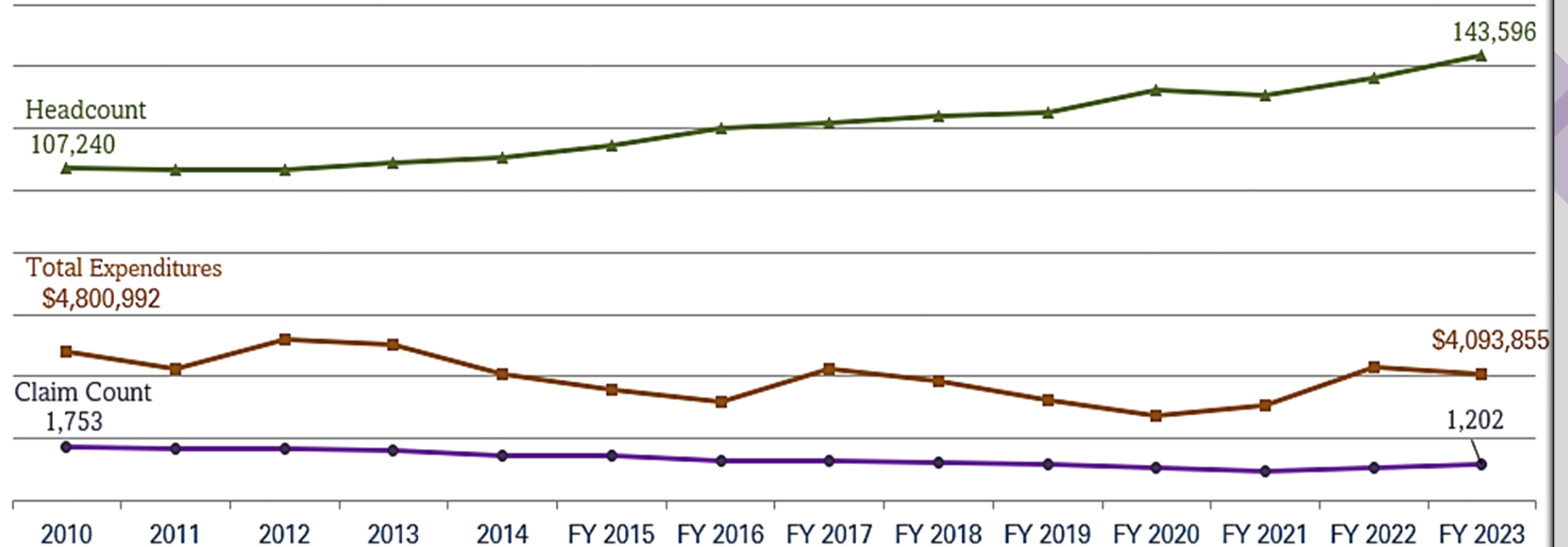
Don't Hover



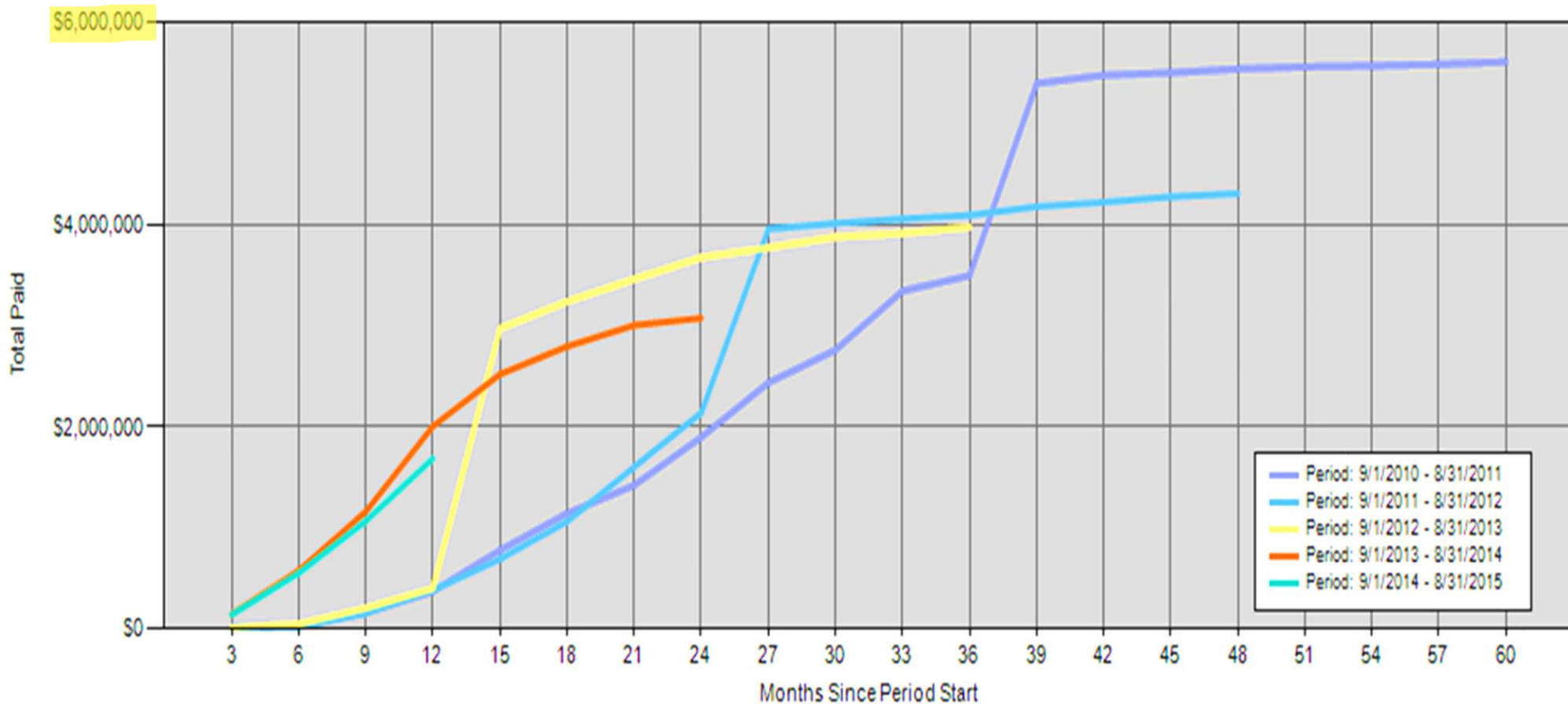
Just a Few Outcomes

UT System Claim Overview

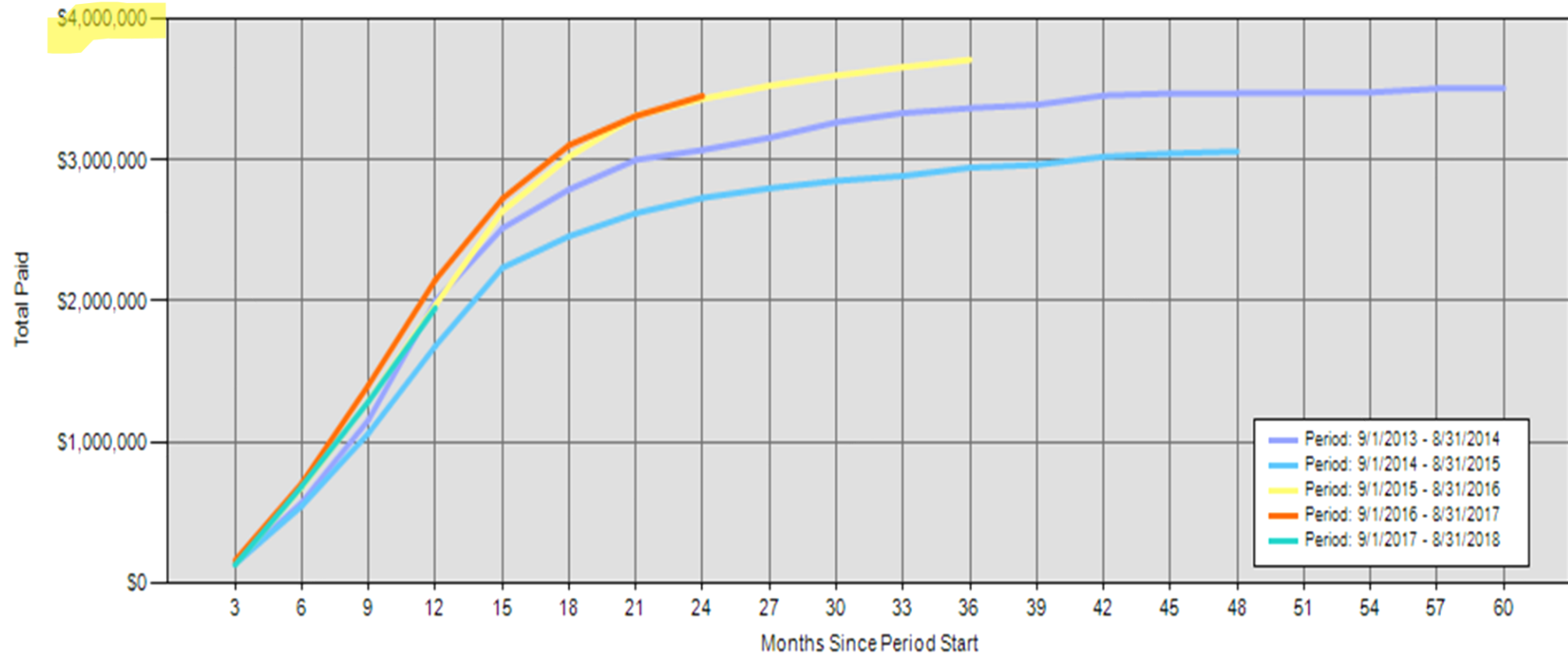
Claim Summary for FY 2010-2023



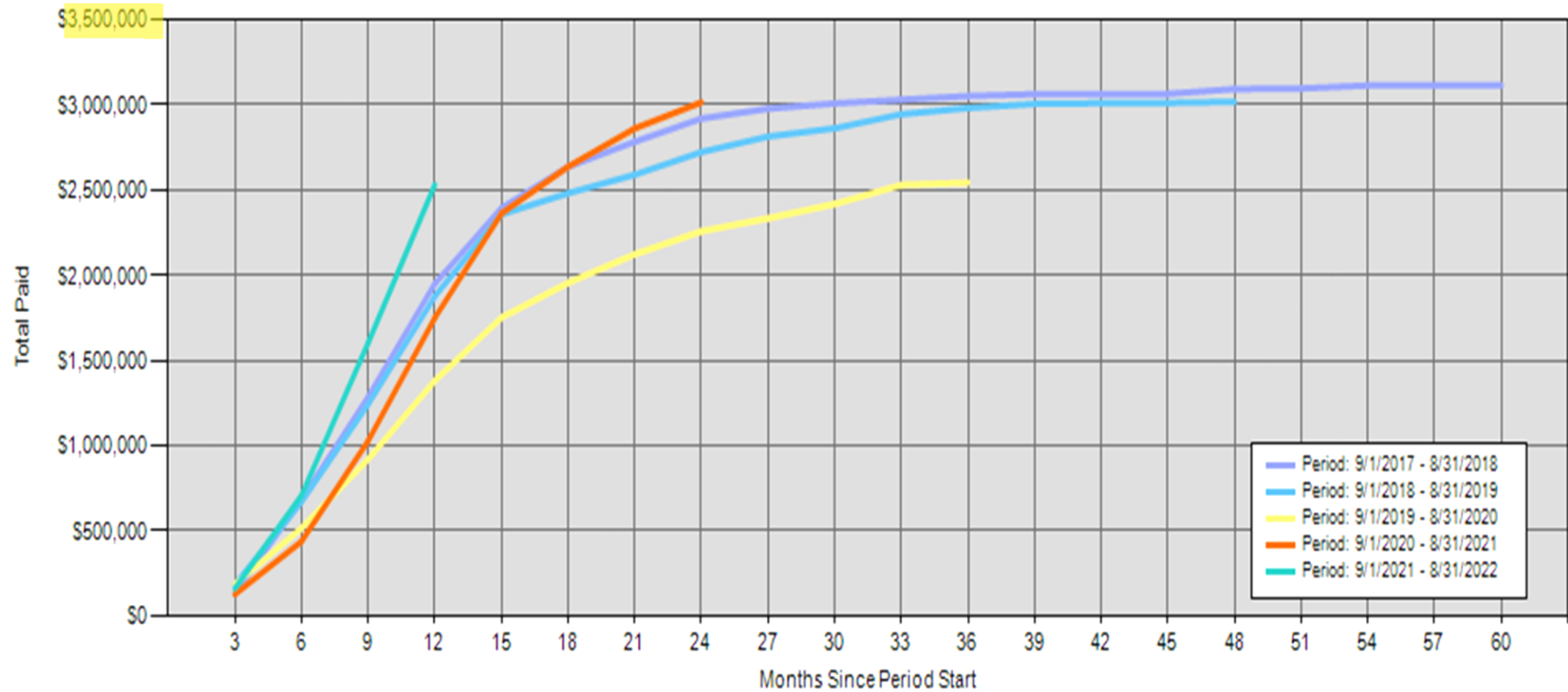
Five Years Pre Tri-partnership



1 to 5 Years Post Tri-partnership



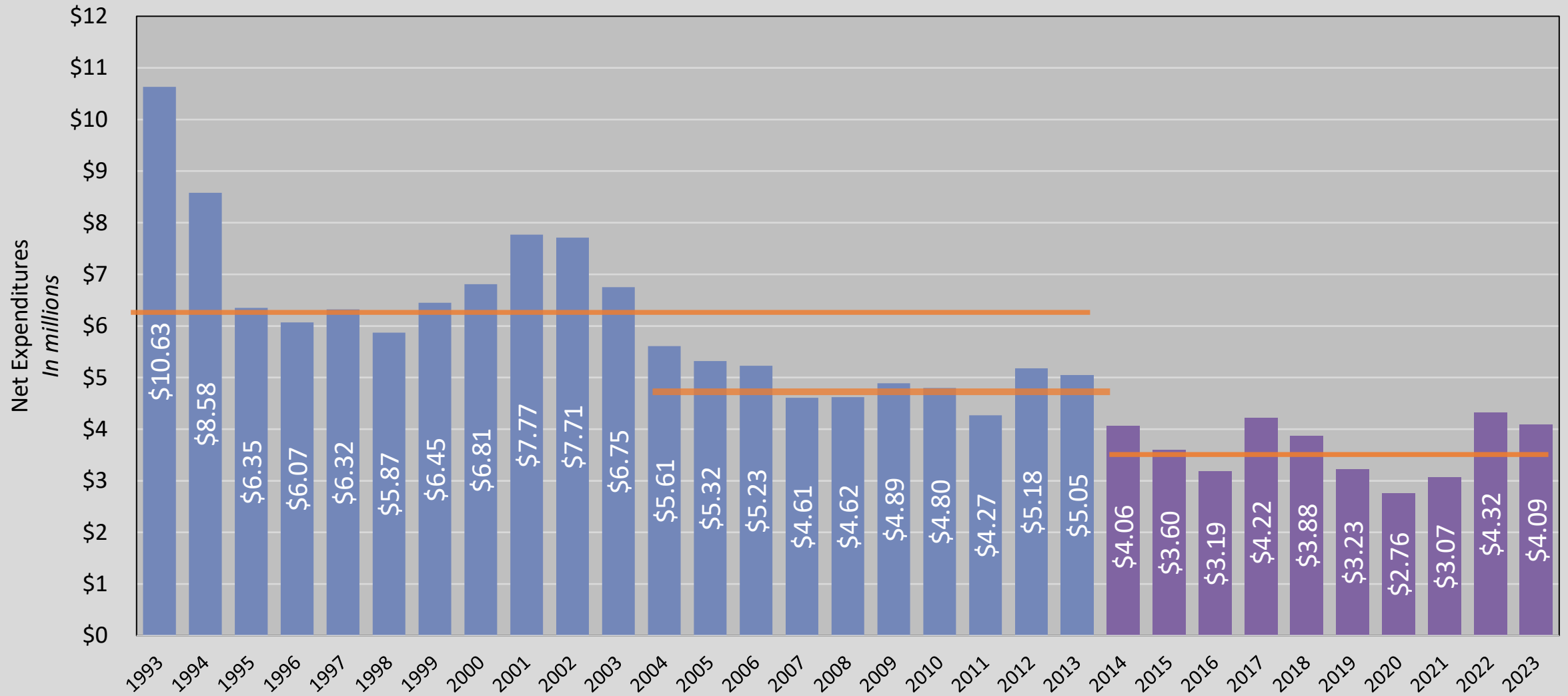
5-10 Years Post Tri-partnership



Return-to-Work Program Performance

	Completely Off Work			Accommodated Restrictions		
Fiscal Year	# of Claims	No Ability	With Restrictions	# of Claims	Accommodated Days	Total Savings
2023	96	\$380,210	\$182,001	440	19,958	\$2,027,135
2022	118	\$441,033	\$286,812	456	19,675	\$1,990,520
2021	107	\$352,156	\$290,918	402	17,426	\$1,694,151
2020	78	\$131,667	\$171,996	435	18,334	\$1,750,785
2019	98	\$227,959	\$192,117	470	17,702	\$1,564,934
2018	90	\$234,226	\$375,099	476	19,921	\$1,738,664

Expenditure Outcomes



One Final Story

A little food for thought . . .

To Succeed:

- It's not so much what you know, but who you know.
- Need the kind of personality that you get along well with people.
- Don't be afraid.
- Need to be reliable.
- It's not just hard work, but being smart about hard work.

Use your brain.

- Be positive and optimistic.
- Perseverance pays most of the time
- Find people who will believe in you.

Questions

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