

# ***Oregon's Team***

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## **State of Oregon Service Expectations**

In 1992, SAIF Corporation assigned a team to work specifically with state agencies. This team, called the SAIF's Oregon Team, works in partnership with the state's internal safety and health resources. Its main charge is to fulfill the requirements of the workers' compensation insurance contract and the Governor's Executive Order 88-08.

This document memorializes the expectations within which these resources operate.

### **SAIF Philosophy**

SAIF Claims' employees will:

- Promptly investigate, decide compensability, and communicate all decisions effectively to worker and policyholder;
- Make the compensability decision promptly;
- Facilitate worker's early return to work and move claims to resolution in a timely, proactive manner;
- Ensure all claims payments are timely, necessary and proper;
- Inform policyholders of all significant claim developments and all important decisions made by worker's physician, SAIF Corp., or legal authority.

SAIF Loss Control and Return to Work Consultants will:

- Provide professional consultative and intervention services and technical reports to state agencies;
- Assist state agencies in developing, implementing and maintaining sustainable systems that control exposures and reduce workplace injuries while developing self-sufficiency;
- Assist state agencies in assessing and developing integrated safety cultures.

### **Risk Management Division Philosophy**

Management of the injured worker is the employers' (agencies') responsibility. Management of the claim is SAIF's responsibility. The Governor's Executive Order #88-08 reads in part, "each agency director or other appointing authority will develop, maintain, and monitor a systematic program of health and safety that will minimize the risk of work related illness and injury to the public employee..." Therefore Risk Management Division (RMD) expects:

- Agencies will have an active program and infrastructure in place to prevent employee injury and facilitate claim management and early return to work.
- Agency staff should be able to independently handle injured worker management and early return to work for at least 85% of all new claims.
- SAIF will consult with agencies and provide assistance in evaluating and promoting a sound safety infrastructure including assistance in identifying health and safety training needs and available resources.
- SAIF will actively monitor trends and alert RMD where it appears experience is deteriorating.

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## State of Oregon Service Expectations (continued)

### Agency Claims Service

A key contact within the employing agency will be timely notified in accordance with SAIF standards of:

- All new claims for compensation
- Reopening of all claims, regardless of workers' employment status
- Acceptance or denial decisions
- Release for regular or modified work
- Appeals, hearings and/or hearing outcomes
- Medically stationary dates and/or claim closures
- Settlements and/or third party recoveries
- Penalties or penalty actions such as late filed 801s
- All vocational eligibility decisions including name and firm of vocational counselor
- All changes to Authorized Training Program status
- All preferred worker contracts
- Reserve increases over \$5,000

SAIF should expect agencies will provide:

- Timely and accurately filed 801s
- Timely and accurate information pertaining to questionable circumstances or complicating conditions related to a claim
- Legible copy of all medical restrictions, releases or physical capacity reports
- Timely and accurate notice of employee's return to work or absence from work
- Copies of all job offers (temporary, modified or permanent)
- Notice of any change in employment status prior to closure
- All information necessary to develop a defense for claim decision
- An agency representative present at all hearings
- Performance evaluations of all workers receiving vocational skills development services within an agency
- Timely, accurate earnings data including all forms of compensation and employment status at time of injury (e.g., temporary, permanent, seasonal, on-call, etc.)

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## State of Oregon Service Expectations

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SAIF will notify Risk Management Division of:

- Proposed disputed claims settlements in excess of \$5,000 and claims disposition agreements in excess of \$10,000.
- Reopening of all Own Motion claims, with a date of injury after July 1, 1996, regardless of workers' employment status.
- Annual summary of all state employees eligible and receiving vocational assistance.
- Annual summary of all preferred worker contracts with state agencies.
- Late filed 801s.
- All fatalities.
- All permanent total disability awards.
- All difficulties in obtaining agency cooperation in return to work efforts.
- All difficulties in obtaining information pertinent to a claim or claim defense.
- Quarterly EAIP summary.
- All significant claim activity on specific claims identified as critical by RMD.
- Time loss, RTW data, timely filing data – issues to manage program.
- Claims with other liability issues.
- Quarterly third party action summary.
- Quarterly Industrial Hygiene services report.
- Copies of all Opinions & Orders which reflect a penalty assessment.
- Quarterly confidential claims report, including claim number, claim status and reserve information

## Ongoing Communications & Review Process

- RMD and team supervisors will meet as necessary to review trends, evaluate progress and cover any critical claims or problem areas.
- SAIF team supervisors will provide RMD with updated information on confidentiality issues (i.e., SB269 & HIPPA) and agreements surrounding SAIF On-Line and data access.
- SAIF will provide RMD invitations to policy holder trainings and access to SAIF publications available to our policy holders.
- RMD will provide and keep current a list of agency contacts for claims.
- SAIF will provide information on state claims experience to aid in setting measurable performance goals for the state account in concert with RMD.
- RMD will provide ongoing and routine feedback on SAIF's performance at regular intervals to ensure resources are leveraged where they will produce the highest return in the form of results.
- RMD and SAIF will meet periodically to evaluate loss control/return-to-work performance and develop appropriate servicing strategies.
- To the extent feasible, RMD will ensure SAIF is advised of any concurrent litigation on active or potential claims (e.g., tort claims, grievances, BOLI complaints, etc.). SAIF will provide a monthly stress claims report to RMD to facilitate the exchange of information.

- RMD will identify and review with team supervisors or SAIF management any special consulting support required to further performance goals (e.g., training sessions, site consultation, etc.).

### **SAIF Loss Control and Industrial Hygiene (I.H.) Services, Strategic Services and Initiatives**

- SAIF Corp. services will promote and support self-sustaining, self-managed occupational health and safety programs and loss control systems within agencies.
- SAIF will actively seek and suggest new ideas and innovations that expand the loss control capacity of existing agency resources.
- SAIF will collaborate with Risk Management Division in the analysis, design and development of the statewide loss prevention infrastructure and agency specific safety systems.
- SAIF will assist the Risk Management Division in the communication of these systems to line organizations responsible for their implementation and will monitor the results achieved.
- SAIF in collaboration with Risk Management Division provides the state with several definable loss control service programs and initiatives:
  - ❖ SAIFer Oregon Driver: SAIF will continue to administer this program. The core program is a four-hour defensive driver training course tailored to the state's needs. SAIF will provide administration of the program, feedback to agencies on attendees, and monitor measurable results of the program.
  - ❖ Vehicle Incident Analysis Program: SAIF will administer delivery of this program in conjunction with the state's Vehicle Incident Prevention Project.
  - ❖ Ergonomics initiative: Workstation assessments are the number one loss control service request from state agencies. SAIF, in collaboration with RMD, will provide ongoing office ergonomic support through the office ergonomics' project. The project will include consultation and training including an agency workstation-training program and curriculum both in presentation and video format. SAIF will use equipment comparable to the state's contracted furnishings and other appropriate ergonomic training tools. The ergonomics lab will consist of the state's contracted ergonomic furnishings that are available to state agencies in a classroom setting. SAIF consultants will use the ergonomics lab to provide office ergonomics hands-on training to state agency representatives who will be accountable for utilizing their assessor skills back in their agencies as part of their agency's ergonomic program.
  - ❖ Workers' Compensation Loss Management Seminars: SAIF will collaborate with RMD to design, develop and deliver seminars specific to state government operation and business needs.

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## State of Oregon Service Expectations

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### Operational

- The State Agency Loss Control Consultant will be the primary contact in SAIF for state agency service requests and will coordinate access to SAIF resources.
- The State Agency Loss Control Consultant will systematically evaluate the results achieved from the services used and periodically review those evaluations with the Risk Management Division.
- SAIF will make available loss control, industrial hygiene, occupational health and claim's management expertise in response to agency service requests as coordinated through RMD. This expertise includes, but is not limited to technical safety and industrial hygiene, occupational health and medicine, regulatory compliance, program development and data analysis.
- SAIF will provide agencies with technical assistance to assess the need for, and evaluate the effectiveness of, specific occupational health and safety programs. Technical assistance may include: telephone consultation, on-site consultation and sampling, research or access to training materials generally available to all SAIF customers.
- The industrial hygiene staff will assist agencies in the recognition, evaluation and recommendation of controls of chemical and physical hazards. These activities will be coordinated through the state agency loss control consultant(s).
  - ❖ Provide advisory assistance to claims adjusters on occupational disease related claims.
  - ❖ Baseline sampling and advice on medical surveillance programs for code compliance or loss prevention and provide recommendation for the need for ongoing environmental monitoring.
  - ❖ Selection of IH service vendors, and industrial hygiene report interpretation. SAIF will assist the State to assure the credentials and qualifications of vendors to insure the adequacy and quality of information including the sampling standard of any outside vendors ultimately selected by the State.
- In collaboration with the Risk Management Division, the State Agency Loss Control Consultant(s) will target high opportunity agencies for intensive operational loss control consulting.
- The Risk Management Division will assist in resolving competing priorities for resources among agencies or other problems identified by SAIF in servicing agency requests.
- As the policyholder representative, Risk Management Division will coordinate OAR436 Division 1 requests between SAIF and state agencies.
- SAIF will handle OR-OSHA complaint letters in accord with its usual and customary practice. Copies of complaint letters and any related service and outcomes will be sent to RMD.

## **SAIF Data, Reports, and Analysis**

### SAIF will:

- Participate in periodic, third party file reviews conducted by a representative of the Risk Management Division.
- Collaborate with the Risk Management Division to devise and evaluate statewide performance measures and reports for state agencies to include producing and delivering regular performance reports for the directors and key personnel to state agencies identified by Risk Management Division.
- Provide Risk Management Division with monthly summary extraction of claims and costs data for each agency by policy year beginning July 1, 1980.
- SAIF will provide the State's risk information system vendor with regular updates of the state's claim data.
- SAIF, in collaboration with Risk Management Division, will provide workers' compensation data in a form consistent with state information system capabilities for use by RMD and state agencies. The goal will be to improve agencies' ability to access data that will allow them to track trends, evaluate, identify and control losses and manage injured employees.
- Provide state agencies with:
  - ❖ Quarterly Director's Reports and Comparisons (Performance Reports).
  - ❖ Access to monthly injury reports listing detail of claims, status and costs.
  - ❖ Periodic loss control reports which provide information useful to agencies; analyzing past losses and targeting future loss prevention activities.
  - ❖ Specialty reports or analysis as requested in support of agency-specific loss control efforts.

### Risk Management will:

- Resolve all disputes regarding accuracy of data or requests for information.
- Provide SAIF with the FTE estimation formula to be used to calculate agency performance measures.
- Provide monthly payroll report.