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## New Weapon in Your Workers' Comp Arsenal

I had the pleasure of attending the CA Workers' Comp Forum in Huntington Beach, CA recently, organized by the Council on Education in Management.

There were many knowledgeable speakers with great insight into the various aspects and complexities of workers' comp. I came away with even more respect for Claims, Workers' Comp, Risk, and HR Managers who deal with this complex world of workers' compensation.

FIT's VP of Technical Services, Dr. Vincent Portera and Cynthia Rowe, Workers' Comp Manager of University of CA, San Diego Medical Center presented an engaging session at the conference; A Case Study on the Prevention of Back Injuries. Dr. Portera, having attended sessions earlier in the day, asked the audience "who here is sick and tired of hearing about Medicare Set-Asides, UR, doctors, lawyers, fraud, etc.?"

In a flash, accompanied by acknowledging chuckles, the audience shot their arms high into the air. It was apparent that the audience was eager to hear about a different tack and a far less complex way to help control workers' comp outcomes; how to prevent claims from occurring! Cynthia Rowe then proceeded, in a very humorous and straight to the point manner, to share her story of how she and her staff used Backsafe® and Sittingsafe® Injury Prevention Programs to dramatically curtail claims and spending.

**This audience was extremely encouraged to hear factual evidence of a successful claim prevention solution that would help them to stop the occurrence of costly claims.**

This conference reminded me again of how workers' comp is the perfect contradiction as it is a forever- changing industry yet at the same time it is an industry that despite all the changes, seems to stay the same.

In speaking to one highly regarded workers' comp expert he described workers' comp as one big pop-up game. As soon as one problem area is hammered down another one pops up.

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It has now been 20 years since I have been attending workers' comp conferences and although the acronyms may change the game is basically the same. Existing claims create a multi-billion dollar industry and those making money will not give it up easily.

This creates the classic definition of a problem. One group intends one outcome; another group of equal power or strength intends the opposite outcome. One has some victories and then some losses. At the center of the workers' comp universe is the claim. It is the curse of the employer and the gleam in the workers' comp vendors' eyes that their very livelihood depends upon.

What is described here is exactly what motivated the founding of FIT some 17 years ago. Once a claim is opened its potential course becomes a complex algorithm of landmines that can cost companies tens of thousands of dollars or more, particularly soft tissue injury claims.

**For the first time in 20 years, at any conference, I finally heard experts pronouncing "claims prevention" as a critical cog of the workers' comp machine.**

Workers' comp is like a contact sport for some. They enjoy the battles, the attorney confrontations, the skill of applying law to a certain situation and winning a judgment. However, I think many more workers' comp professionals today would rather have their work-life less confrontational, less complex, and perhaps would prefer to do their sports after work.

The lowest common denominator of workers' comp costs is the claim. Prevention of the claim is now part of the workers' comp arsenal to control costs. I mentioned earlier a definition of a problem as being two sides having opposite intentions. What do you do when you see two children fighting over a toy? You take the toy away! Voila, no more problem. This new economy dictates that you must now "take the claim away." FIT has been "taking away" claims for 17 years and has the ROI stats to prove it.

Be a hero – "Prevent Tomorrow's Claims Today!"



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