Background

The Beacon Mutual Insurance Company (BMIC) is a mutual workers’ comp insurance carrier in Rhode Island. Case management and claims staff identified a need for physician training in workers’ compensation “basics”. There was also a simultaneous initiative to strengthen the company’s Stay at Work/Return to Work (SAW/RTW) Program to achieve improved disability management results.

Physicians have little or no specific training in evaluating and treating injured workers, and the importance of early return to work. Effectively managing these patients requires an understanding of the fundamental components of the workers’ compensation system.

Additionally, the medicolegal terminology used in workers’ compensation is frequently not understood by physicians. To further complicate matters, each state has its own workers’ compensation rules and requirements as well as affidavits, forms and reporting that the physician must understand and utilize.

BMIC sought to provide training to all stakeholders in the importance of SAW/RTW. More comprehensive training covering a variety of topics was then presented to a group of physicians.

Methods

- Engaged nationally renowned occupational health MD to assist in program design and implementation
- Held evening educational seminars on SAW/RTW for agents, insureds, and physicians
- Presented SAW/RTW program for local orthopedic society
- Obtained feedback from physicians
- Designed program with and for physicians: workers’ comp concepts, terminology and definitions, state requirements, managing injured workers and RTW, performing IMEs, local resources

Results

- Improved physician reporting of work capacities and restrictions leading to RTW.
- Positive physician feedback regarding their understanding of WC terminology and definitions following training.
- More frequent physician contact with case management and claims staff following training.

Discussion

- Training refreshers are needed!
- There are new physicians and physician assistants who haven’t undergone training.
- How to best incentivize attendance at educational seminars?
- Need for physician report card for feedback, continuous improvement.

References
