

THE  
*Sweet  
Success*

OF RISK MANAGEMENT

PARMA ANNUAL CONFERENCE

FEBRUARY 7-10, 2023

SACRAMENTO CONVENTION CENTER

# How Sweet It Can Be: The Secrets for Success in Claims Management

Presented By:

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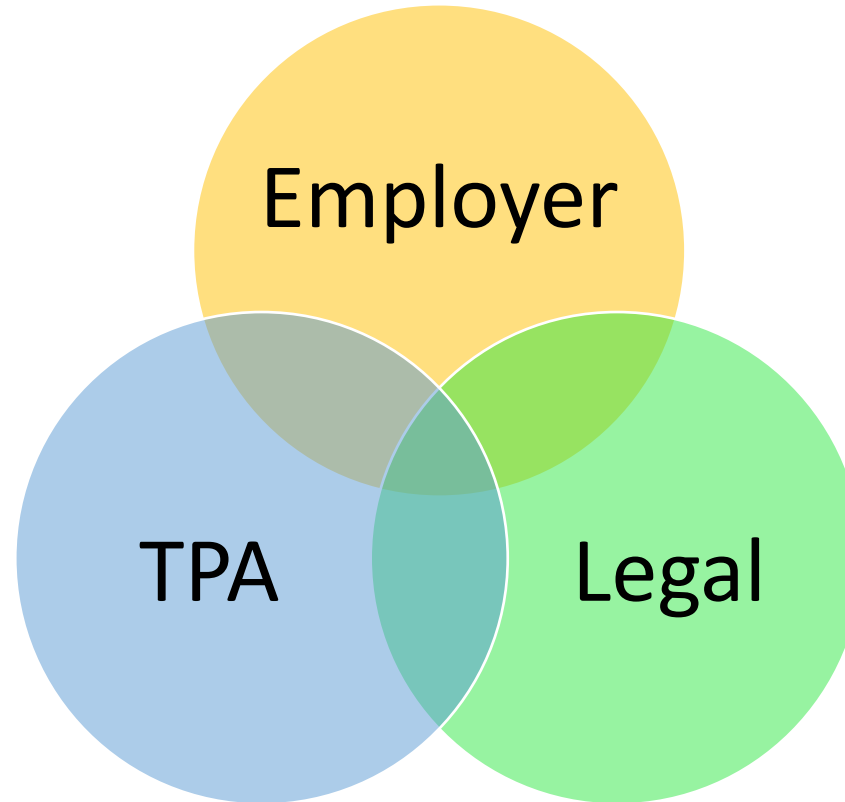
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*Partner, LFLM*

# Introduction



# Employer

- *Circumstances*
  - Redwood City is the third largest city in the County of San Mateo
  - Self-insured employer with an SIR of \$350,000
  - Approximately 180 safety employees and provides fire service to the City of San Carlos
- *Resources*
- *Challenges*

# Employer

- *Evaluate and Assess*
  - Lost time claims experience
  - Current reporting process and procedures (is it timely?)
  - Vendors and providers
  - Employee satisfaction/challenges
  - What's working and what isn't



# Employer

- *Collaboration*
  - Department heads
  - Injured workers – dedicated office hours
  - Third Party Administrator
  - Occupational Health Clinic
  - Defense Attorneys
  - City Attorney / City Manager / City Council

# Employer

- *Reimagining a New Program/New Team*
  - WC Procedures and Process
  - Employee and Supervisor Training
  - Return to Work
  - Job analysis for every position
  - Depo/hearings/informal settlement discussions
  - 1:1 Weekly meeting with departments
  - 1:1 Weekly meeting with claims team
  - Preventative initiatives
  - City-wide Wellness Program

# TPA

- *Onboarding is Key*
  - Be involved in the process
  - Create custom handling instructions
  - Identify key broker, legal, and medical partners
  - Medical Provider Network
  - Customized coding

## TPA

- *Communication and Collaboration*
  - Collaborative claim meetings
  - Strategic roundtables with key partners
  - Meet with occupational clinics
  - Customer satisfaction surveys



# TPA

- *Data Access*
  - Training for departments or members
  - Automated notifications with customized triggers
  - Data reports
  - Monthly metric scorecards

# TPA

- *Stewardships and Strategic Planning*
  - Stewardship reports
  - Review metrics and status of program
  - Identify trends
  - Collaborate to continually strengthen program

# Legal

- *Identify the goals of your Client Partner*
  - File Closures
  - Cost Control
  - Employee Satisfaction
  - Needs of the Department
  - Opportunities for Global Settlements

# Legal

- *Creating the Legal Team*
  - Play to the Attorney's strengths
  - Who are the Applicant Attorneys?
  - Familiarity with Job Descriptions / Specialized Attorneys

# Legal

- *Tips for Successful Collaboration*
  - Meet the team
  - Early involvement in claims
  - Establish an ongoing line of communication
  - Knowledge of various levels of authority
  - Familiarity with special committee or council meetings



# Legal

- *Tips for Success for Collaboration (continued)*
  - Regular Claim Reviews and Working Sessions
  - Employer Attendance at Depositions
  - Evolving Memorandums for Authority

# Case Study 1

- *COVID Pandemic*
  - Redwood City's response and protocols
  - The TPA experience
  - Attorney's viewpoints and experiences

## Case Study 2

- *Career-ending Presumptive Injuries*
  - Lung Cancer with 3-year life expectancy
  - Terminal Cancer

## Case Study 3

- *Fraud Cases*
  - Recent successful outcomes
  - What was the key to success?



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# Takeaways & Questions



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## LFLM Locations

For more information:

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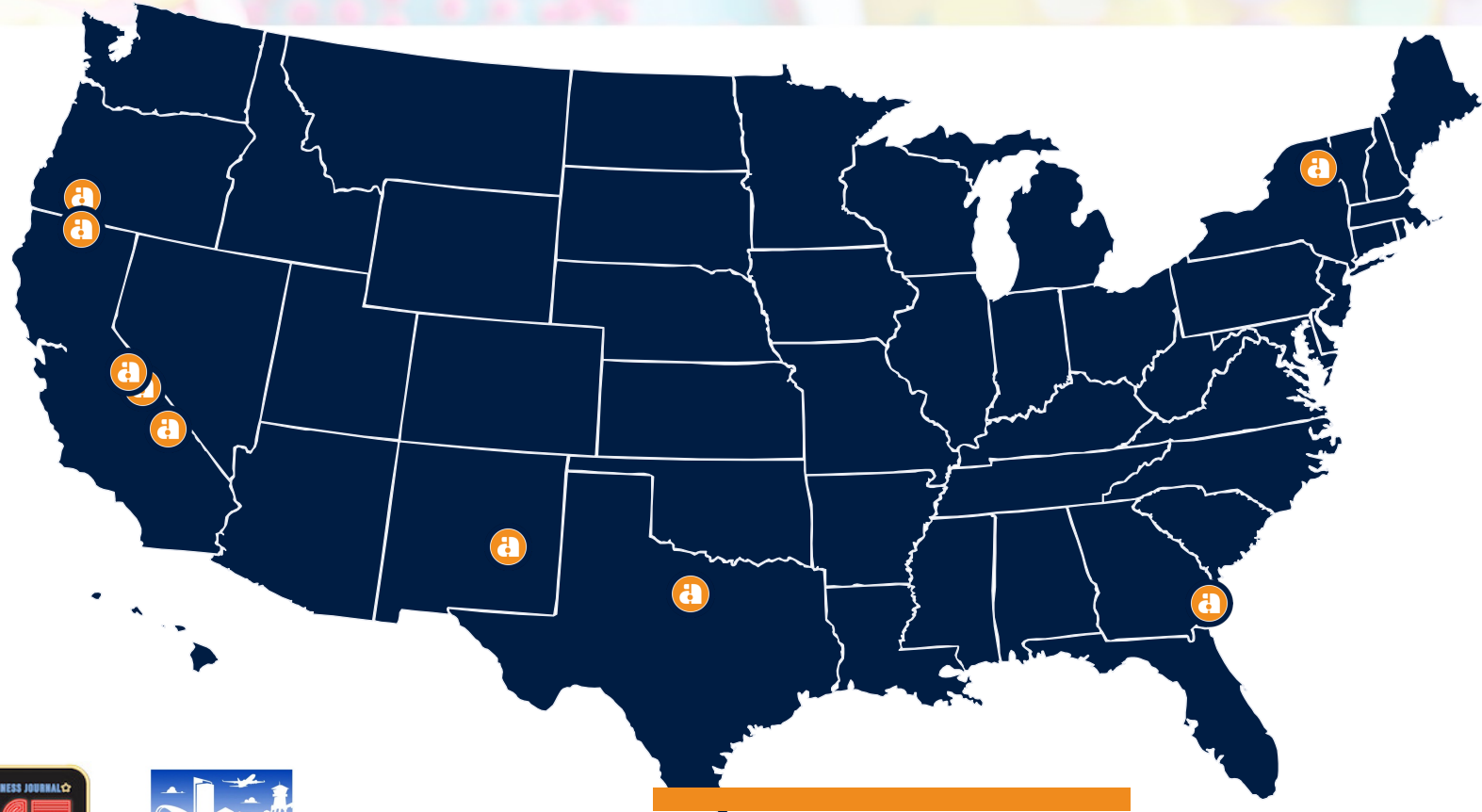
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# ATHENS

- Established in 1976 with roots dating back to 1937
- Privately & family owned
- California-based
- 9 locations, 5 in California
- 400+ employees
- Managing \$3.1B in CA claims
- Philosophy: Take care of staff, staff takes care of clients
- Extensive public agency experience
- Voted “Best Places to Work”



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