



Physicians Health Center
OCCUPATIONAL MEDICAL SPECIALISTS



EASTERN
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The Importance of an "Incident Management Plan"

Emerging Trends Webinar Series



Physicians Health Center

OCCUPATIONAL MEDICAL SPECIALISTS



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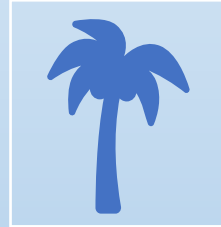


Physicians Health Center

OCCUPATIONAL MEDICAL SPECIALISTS



Strictly Injury Care



5 Locations Serving Miami-Dade, South
Broward and The Upper Keys



Return-to-Work



Communication

Our Presenters:

Introductions



Eddie Martinez, CRIS
V.P. - Safety and Claims Management
Eastern Insurance Group



James Egan
Manager of Investigations
The Zenith



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Incident Management Plan - Summary

- Importance of Planning
- Definitions
- Types of Incidents
- Incident Response - What to do when an incident occurs
- The importance of investigating
- Corrective Actions and Lessons Learned

Incident Management Plan

The importance
of planning

Think about
what happens in
an emergency

Who do I call?

What do I do?

What's the
plan?

Training

Definitions

Incident

Accident

What is the difference?

An Incident occurs



Imagine an incident occurring in your home or workplace, what are the first steps.

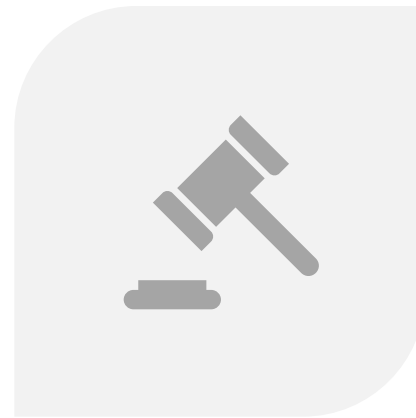


Are you prepared?

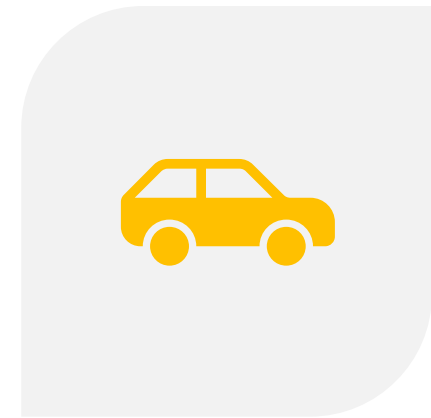
Different Types of Incidents



WORKER'S
COMPENSATION




GENERAL LIABILITY



AUTO – EMPLOYEE IN
COMPANY VEHICLE

Workers Compensation Incident Response

- First Aid – What’s in our kit?
 - Medical Attention – Clinic or Hospital Emergency Room?
 - Importance of having good partners to help.
 - Advising the right personnel – Who do I notify?
 - Policy Number and carrier Information
 - Preserving the scene
 - Incident investigation
 - Claim Management
- 

Medical Attention



What is an Occ-Med Center?



Benefits



Drug Testing



Communication



Posters

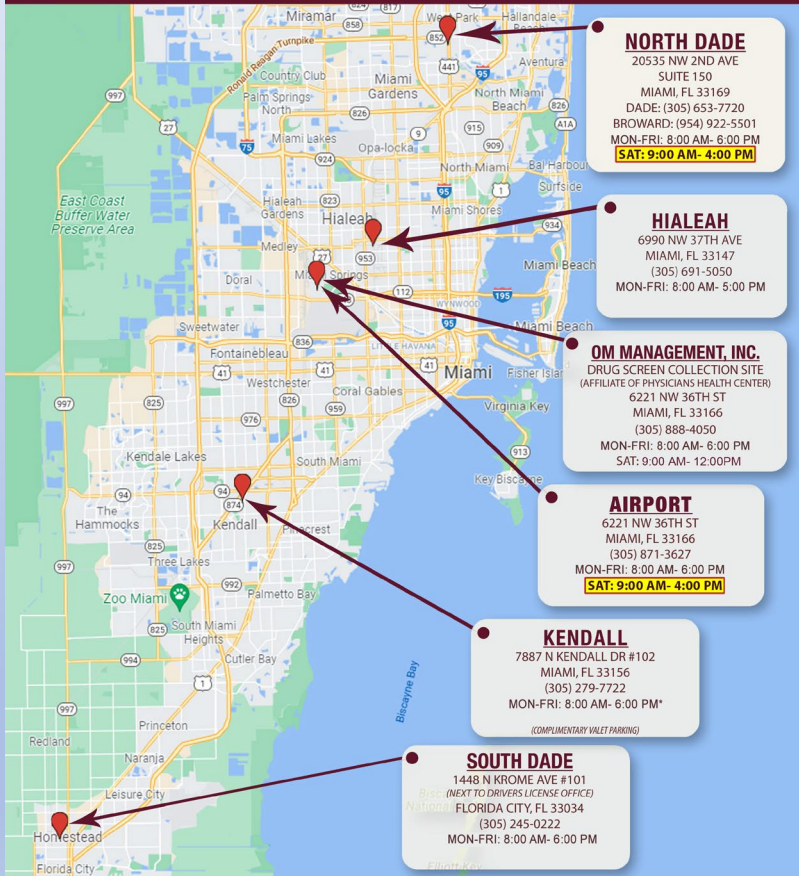


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www.PhysiciansHealthCenter.com

**New Extended
Saturday Hours
at Airport &
North Dade**

Six Locations Serving Miami-Dade, South Broward & Monroe Counties



Physicians Health Center + Lyft Healthcare

Physicians Health Center has developed a Pilot Program with Lyft to provide your employees with courtesy transportation to PHC for their initial medical visit. We will cover the cost of transportation to and from our Physicians Health Center locations for your employees' first visit.

The Lyft program makes it more convenient than ever to work with Physicians Health Center, Occupational Medical Specialists. You will see the difference in outcomes – return-to-work, minimal wait times, timely reporting, strong communication and a well-managed workers' compensation program.

We are happy to provide this service to your company, and hope you will give us feedback as we move forward.



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**Convenient &
Easy to Use**

For further information please reach out to:
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Physicians Health Center
OCCUPATIONAL MEDICAL SPECIALISTS



5 Locations Serving Miami-Dade, South Broward & Monroe Counties

Physicians Health Center
OCCUPATIONAL MEDICAL SPECIALISTS

AFTER-HOURS PROTOCOL

If an employee requires after-hours medical care:*

Call (305) 871-3627 and our after-hours service will have a Physician return your call within 30 minutes to discuss the injury with your employee and/or supervisor. The Physician will determine the appropriate course of action i.e. medication, ice, bed rest, Emergency Room visit.

After-Hours Injury and Drug and Alcohol Testing

If there is an accident requiring a drug/alcohol test at night or on the weekend, the supervisor/security should follow the procedures listed below:

- 1-Call Physicians Health Center at (305) 871-3627 to connect to the PHC After-Hours Service.
- 2-Specify that you need a Drug/Alcohol Collector to call you and leave name and 2 phone numbers where you can be reached.
- 3-Collector will return the call. Advise him where you need the test done and you will be given an approximate time when he will arrive.

If an employee must be taken to the Hospital ER:

- 1-Give the Drug Screen Collector the name of the hospital where the employee has been taken.
- 2-Your employee should report to Physicians Health Center the next day, if released from the ER.

**Please leave 2 phone numbers
(cell & land) with service*

www.PhysiciansHealthCenter.com

“the right choice”

Investigation Process

1.

Benefits of incident investigation

2.

Completing investigations

3.

Determining root causes

4.

Integrated solutions

5.

Form completion

Benefits of an incident investigation

- Helps prevent similar accidents
- Helps reduce overall claims cost
- Identifies potential safety improvements
- May improve workflow, work conditions, and production
- Adds to your knowledge of operations



Workers' compensation Investigations



Cause of the accident



Is it compensable?



Future prevention

Case Study

- The IW is a 63-year-old maintenance worker employed for 20 years. He alleged an unwitnessed slip and fall where he injured his elbow. The injury was not reported timely as he initially said he was fine and did not need treatment. He was later sought treatment and was placed out of work due to pain complaints and range of motion.
- In a RS he admitted to having a landscaping company on the side but denied he was doing any of the work. He stated he was not able to run his landscaping business due to his injury.

Case study

- Surveillance was initiated that showed him working his landscaping business and identified potential customers. The IW was cashing his checks from the carrier at Amcott to hide his banking info.
- Employer personnel file had the banking info on file for direct deposit. Records were later obtained to show multiple checks paid to him for landscaping services and were matched to the surveillance video.
- A fraud referral was submitted, and he subsequently charged and convicted of insurance fraud. He was ordered to pay \$30,000 dollars in restitution. He is current on his repayment plan with us.

Who should investigate?



Supervisor



Management



**Safety
Director/EHS**



Third Party



Fact gathering

- Physical conditions tell us:
 - What?
 - Where?
- Injured person tells us:
 - Who?
- Method/procedures tell us:
 - How?

The person:

1. Experience

2. Training

3. Personal habits

4. Personal conditions (physical, mental, emotional)

5. Situations at work

6. Situations away from work

Pictures and Video Footage



- Take clear photos and explain what the photo represents
- Use items to show scale when appropriate
- Video evidence is our best witness
- Invest in a good camera system
- Place cameras where accidents are most likely.



Physical conditions

- Equipment, machines, materials
- Guarding
 - Adjusted?
 - In place?
- Proper machine/tools
- Housekeeping/layout/congestion
- Materials handled/repetitive motion
- Lighting/noise/distractions
- Specifics





Methods

- Are there written procedures?
- What critical steps in the procedure are in place to help prevent accidents?
- Was the correct procedure used?
- Timelines involved?

Witnesses

- Who is a witness?
 - Direct - Someone who saw it happen
 - Indirect - Did not see it happen but can speak to other influencers to the accident
- How to interview witnesses?
 - Interview them separately
 - Compare statements to evidence
 - Do not assign blame or fault
- How to compile the information
 - Oral
 - Written



Pertinent Documentation

- Work rules/ handbook
- Standard operating procedures
- Job safety/hazard analyses
- Previous investigations
- Safety manual

Elements of a plan

- Emergency Numbers
- Incident Report form
- Insurance Carrier Information
- Insurance Company Reporting Procedures
- Worker's Comp Clinic with Directions
- Nearest Hospital with Directions



Incident Management Plan Training



Your team needs to know what is in the plan and how to respond.

- Supervisor Training
- Employee Training
- Re-Training

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Incident Report

Needs to be available to your team members

Needs to be simple and to the point

Insurance Carrier Requirements

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Insurance Carrier Information

Where to find this information

Who to call when you need help

Worker's Comp Clinic needs this information prior to sending your employees to the clinic



Hospital Requirements

Follow-up on the claimant

OSHA reporting requirements
for hospitalization

Follow-up treatment at
Worker's Compensation Clinic



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Sample Incident Management Plan

- Please email me for a template and copy of this presentation
- Email: eddie.martinez@eigrisk.com
- Feel free to email me if you have any questions



Questions and Answers

Time to Spin the
Prize Wheel!!!



ADP Workforce Now®

More than a product, it's an ecosystem

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Workers Compensation

ADP Wage Garnishments

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Contact Us

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www.theIMAGroup.com



Thank you

Please make sure to complete the Program Survey



**Please reach out if you would like to
setup an account or have any questions.**



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