

OHG Standard

Setting the *standard* in Occupational Medicine

January 2004

Occupational Health Group is a service offered to the business community of North Alabama by Decatur General Hospital and Huntsville Hospital Systems

Save the Date...

OHG, Comp1One, SportsMed and TOC will host a quarterly lecture series starting in February. The first lecture will be "Workers' Comp for Small Business". Dr. William Walley, Medical Director for OHG and Dana Rutland of Comp One will discuss the basics of Workers' Comp for Small Businesses including:

- What to do BEFORE an accident occurs
- How to fight fraud/red flags
- The critical role of supervisors
- Ways to LOWER your workers' comp premium

Huntsville	February 24, 2004	8:30 a.m. – 10:30
Decatur	February 24, 2004	2:00 p.m. – 4:00
Scottsboro	February 25, 2004	2:00 p.m. – 4:00

There is a \$15 registration fee.

For locations and more information, visit our website – www.OHGonline.org or call 256/922-6675.

Make a Difference for Our Community

Support LifeSouth Community Blood Centers

During 2003, North Alabama's first community blood bank, LifeSouth Community Blood Center's North Alabama Region, supplied 85 percent of the blood used in 11 North Alabama medical facilities.

Blood donated to LifeSouth stays in our area to supply our hospitals. An advisory board in North Alabama appoints a member to LifeSouth's board of directors, ensuring that the blood center's decisions and actions are in the best interests of our community.

Community Blood Centers

We encourage you to support LifeSouth by hosting a blood drive or by personally donating blood. If you would like more information please call Gennifer Stokes, Manager of Donor Recruitment for LifeSouth, at (256) 533-8201.

LifeSouth has donor centers in Madison, Morgan and Marshall counties. Madison County (256) 533-8201; Morgan County (256) 308-0769; Marshall County (256) 894-6066.

OHG Directory

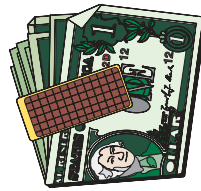
Administration	256/922-6675
Marketing and Business Development	256/922-6675
Billing Department	256/922-6670
OHG - Decatur	256/353-4325
OHG - Huntsville	256/265-7000
OHG - Madison	256/774-7300
OHG - Scottsboro	256/259-1555
Wellness Services	256/922-6699

www.OHGonline.org

Small Employer Large Workers' Comp Costs?

Workers' Compensation (WC) costs continue to spiral upward in defiance of logic. Employers battle the escalating costs but with fewer and fewer weapons. This article will refresh your knowledge of the basic provisions and obligations of the Alabama Workers' Compensation statutes. It will also discuss a few approaches to reducing WC costs.

WC is a "no-fault" insurance program. The employer is responsible for all costs of the employees' coverage. The employee is provided easy and timely qualification for benefits. The employer is assured of freedom from employee lawsuits seeking punitive and "pain and suffering" damages. Employees may not be billed for medical services and no out-of-pocket costs are incurred by the WC claimant. Death benefits are provided. Retaliatory discharge of an employee for filing a WC claim is prohibited.



In Alabama, medical care providers are selected by the **employer** – not the employee. A primary attending physician (such as occupational medicine specialist) serves as the initial point of medical service. If another medical specialist is needed, the primary physician makes referral to an employer-selected specialist. A "panel of four" specialists must be available to the injured employee from which he/she can choose if displeased with the initial specialist. The claimant is not permitted to ask for a "second opinion" but the attending physician may request one. The employer in consult with the insurance company controls the choice of medical provider. This feature is highly beneficial to the employer.

Employees are covered for illness, injury, and aggravations and exacerbations of pre-existing personal conditions. Primary mental illnesses are not covered. Mental conditions caused by physical injuries or illnesses, however, may be covered.

The employer may deny benefits under some conditions:

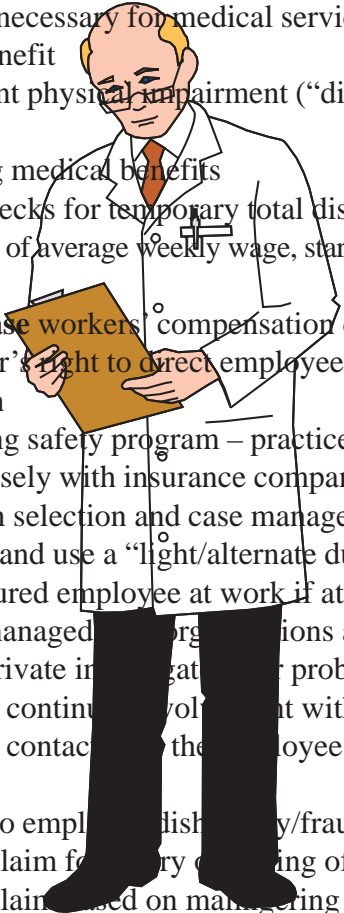
- Misrepresentation on post-offer employment medical history
- Failure to use personal protective equipment
- Failure to follow safety rules/policies
- Positive alcohol/drug test done shortly after the injury
- Horseplay
- Intentionally inflicted injury

Mandatory benefits include:

- Medical/surgical treatment

Small Employer (cont.)

- Chiropractic treatment
- Physical/occupational therapy
- Prosthesis
- Mileage necessary for medical services
- Death benefit
- Permanent physical impairment (“disability”) awards
- Life-long medical benefits
- Comp checks for temporary total disability (66 2/3 % of average weekly wage, starting on day 4)



Means to **decrease** workers' compensation costs include:

- Employer's right to direct employee to treating physician
- Enhancing safety program – practice prevention
- Work closely with insurance company/adjustor in physician selection and case management
- Develop and use a “light/alternate duty” program
- Keep injured employee at work if at all possible
- Utilize managed care organizations and PPOs
- Utilize private investigators for problem claims
- Maintain continuous involvement with the case
- Maintain contact with the employee while off work
- Be alert to employee dishonesty/fraud including:
 - Claim for injury occurring off the job
 - Claim based on misadventure
 - Alleged aggravation of a personal problem
 - Self-employment while off the job
 - Personal agenda

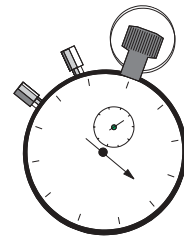
Identify and intervene early in potentially troublesome claims such as:

- Prospective termination of employment
- Disciplinary action taken or imminent
- Placing blame on employer
- Disgruntled employee
- Drug/alcohol misuse
- No upward mobility opportunity
- Injured personal feelings as result of supervisor actions
- Failure to cooperate with treatment

- Poor attendance before injury
- Poorly educated/unskilled
- Short-term employee
- Engagement of attorney, especially early
- Social, legal, personal problems
- Employer ceasing business

Contact OHG physicians or your account representative if you desire more information on reducing your workers' compensation costs.

Keeping Up With The Times



For several years, OHG has provided quarterly newsletters to its customers informing them of relevant and timely information regarding occupational health topics. OHG plans to continue providing this information, but in a more cost-effective and timely fashion.... via e-mail.

Effective July 2004, we are modifying the format of our newsletter, *The Standard*, and will commence sending an electronic newsletter via e-mail. *The Standard* will still be available on our web page at www.OHGonline.org.

If you would like to continue receiving our newsletter, please give us your e-mail address. You can call (256) 922-6675 or e-mail us at leslieh@hgala.org. You may also register on-line on our web page at www.OHGonline.org and select “subscribe to newsletter.”

Thanks for helping us update our records and to continue to provide this service. OHG will not share your information with anyone and will use your e-mail address judiciously.



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