ESIS A Chubb Company

Risk Management Insights



Michelle Ryan Staffing and PEO Industry Practice Leader

Michelle Ryan brings more than 30 years of insurance and claims administration experience, spanning across various business lines and working for carriers, brokers, and Third-Party Administrators (TPAs). Throughout her career, Michelle has held various roles in claims administration and management.

Michelle created and leads the Staffing and PEO Industry Practice for ESIS, a Chubb company. She brings a comprehensive understanding of the unique employer-employee relationships that define this space. She manages a team of professionals responsible for building ESIS client relationships, while acting as a liaison between external and internal customers to ensure exemplary delivery of ESIS services.

5 Things to Know About Improving Claim Management for Staffing Companies

During the pandemic, the partial economic shutdown and shift to remote work for some positions changed the employment landscape in America. With companies in many industries struggling to fill vacancies, staffing companies are seeing an increase demand for their services. ESIS is seeing our staffing clients respond to these changes by assessing candidates via teleconference in addition to in-person and adapting to managing employees they place in work-from-home positions.

Staffing companies have always had to address special challenges associated with having their employees working at other companies. This situation affects workers compensation claim reporting and management. This in turn exacerbates the ongoing challenges associated with managing claims and return to work for temporary or contract workers. Michelle Ryan, ESIS' Staffing Industry Practice Leader, shares five strategies to help staffing companies adapt their risk management program for today's job market.



Assess the impact of new hiring and work processes

Employees are now looking for companies offering flexible work from home opportunities. Working from home using improvised workstations can increase the frequency of office ergonomic claims. Consider offering an online ergonomic self-assessment and remediation program – an inexpensive solution that can produce big savings in claim costs.

In response to the labor shortage, some companies are loosening hiring criteria. While this can make it easier for staffing companies to fill positions, younger and/or less experienced workers are more likely to be injured on the job. Understanding the training and safety programs at client locations can help staffing risk managers project potential workers compensation claims.



\$5M

An ESIS Staffing client saved \$5M over the course of 4 years by implementing our Nurse Triage and injured worker Advocacy programs.

ESIS offers a suite of medical programs and extensive clinical resources to help return your injured employees back to good health and work and maximize savings for you.

Our medical program services include:

- ESIS ExPO®, our outcome-based provider network
- Preferred Provider Organizations
- Triage, Telephonic, Field, and Vocational Case Management
- Medical Bill Review
- Proprietary Pharmacy Benefit Management (PBM)

2 Report claims quickly

Effective claim management begins with fast and efficient reporting.

- Ensure staffing company managers are well versed in injury response protocols. Employees who feel their injuries are not being taken seriously are more likely to resort to early litigation.
- Utilize a Nurse Triage solution such as ESIS NurseLine to provide fast assessment of injuries. Employees receive appropriate guidance (e.g., self-care vs medical treatment) from the outset.
- Provide employees with key information, including the TPA name, to keep help keep claims on track. Temporary or contract workers may feel a reluctance to return calls from an adjuster from an unfamiliar TPA.

3 Guide the employees through the claim process

Employees who feel confused by the claim process often have longer claim durations and poorer outcomes. They may not be sure of next steps or their role in the claim process. When that happens, they may not engage in their recovery. An advocacy approach – such as having case managers or a designated outreach team connect with injured employees – can improve outcomes and makes employees feel valued.

4 Stay connected with injured employees

Employees on temporary or contract assignments spend little time with their staffing company managers. They may not feel a strong connection with their employer or their workplace. Encourage managers to reach out during the claim recovery process. Reinforcing the message that the employee is valued supports faster return to work. It also fosters the relationship between employees and the staffing company or PEO. Also consider using designated TPA-based advocates to supplement the manager's outreach.

5 Ensure you have a return-to-work solution

Staffing companies can leverage an array of job placement opportunities with multiple clients to support their return-to-work program. Focus on the injured employee's abilities when matching them with alternate clients. Also consider developing light duty options with local nonprofits. This solution can help injured employees return to productivity while they recover. Doing so reduces claim durations and costs - and gives back to the community.

To learn more about our Staffing Practice and how we help improve outcomes and reduce your total cost of risk, connect with us today.

Annette Sanchez | SVP, Sales | <u>Annette.Sanchez@esis.com</u>

For more insights on how we can help you reduce your total cost of risk, connect with us on LinkedIn

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