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Health Care Insurance Update



NEWS FOCUSED ON RISK MANAGEMENT AND INSURANCE SOLUTIONS FOR HEALTH CARE FACILITIES

May 2009: Workers' Compensation - How You Can Reduce Your Costs

Dear [firstname1, fallback=Healthcare Industry Professional],

Welcome to the first edition of our insurance and risk management newsletter, designed to provide Healthcare Industry Professionals timely information and topics of interest. One key difference between our newsletter and others is that we are providing practical information you can use. No academics here.

We believe the timing of our newsletter couldn't be better. The Healthcare Industry is challenged with protecting, conserving and growing assets in these most difficult times. The need to make informed decisions about risk has never been greater. The information contained in this newsletter will help you address critical questions like:

- What exposures do you face?
- What risks are inherent in the healthcare industry?
- What risks could derail your short or long term goals ?
- Is your insurance adequate? Is your insurance excessive?
- How can you cut the cost of risk?
- What risks could put you out of business?
- Are your underwriters suitable for your risk given the questionable security ratings of many carriers?
- Are risk service protocols helping you minimize risk?



Our first issue focuses upon the area of Workers' Compensation. Subsequent topics will include professional & general liability, property, business auto, and other coverages. If you have a question you would like answered or a comment, please email us at halr50@cox.net.

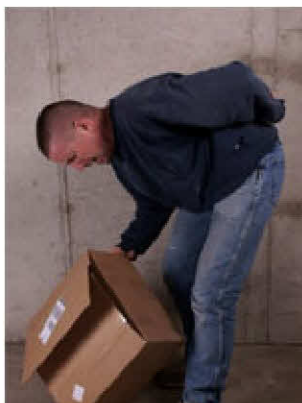
Regards,

Hal Roach

[Hal Roach](#)

What is Worker's Compensation Insurance?

Workers compensation insurance covers the cost of medical care and rehabilitation for workers injured on the job. It also compensates them for lost wages and provides death benefits for their dependents if they are killed in work-related accidents, including terrorist



Concepts Which Reduce The Cost Of Workers' Compensation



attacks.

Workers compensation systems vary from state to state. State statutes and court decisions control many aspects, including the handling of claims, the evaluation of impairment and settlement of disputes, the amount of benefits injured workers receive and the strategies used to control costs.

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Office of Workers' Compensation Programs

The Office of Workers' Compensation Programs administers four major disability compensation programs which provide wage replacement benefits, medical treatment, vocational rehabilitation and other benefits to certain workers or their dependents who experience work-related injury or occupational disease.



[DFEC - Division of Federal Employees' Compensation](#)

The Federal Employees' Compensation Act provides workers' compensation coverage to three million federal and postal workers around the world for employment-related injuries and occupational diseases.

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During fifty years offering specialized services, we have developed strong relationships with insurance carriers, program administrators, and surplus lines brokers. These relationships have led to competitive pricing for the coverage you need, and the ability to get it right for you.

For Highly Personalized Service Contact:

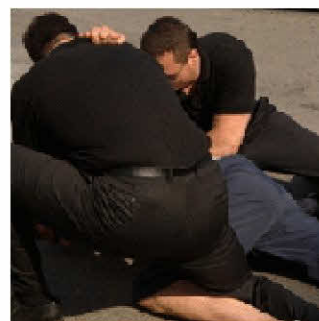
Hal Roach

1. Screen new employees before hiring.
2. Make sure that your workers are properly classified.
3. Initiate real, as opposed to cosmetic, safety programs.
4. Understand OSHA requirements.
5. Look into alternative risk programs, deductible programs, and, if large enough, loss sensitive program options.
6. Use modified duty to control costs of work related disabilities.
7. No nonsense: workers will get the best in medical care; but vague, questionable claims will be thoroughly investigated for legitimacy.
8. Demand certificates of insurance from sub contracted service providers.
9. Coordinate work comp with group medical and/or state benefits.
10. Set a reasonable claim review check point to monitor payments and reserves.
11. Subrogation means found money. Look for the potential of subrogation to recover money from others.
12. Educate your employees - you pay work comp costs; not a faceless insurance company.
13. Active involvement in the initial days of a claim makes sense in setting priorities for claim handling.

These ideas work. If you'd like us to assist in putting these ideas to work for you. Please call.

Safe Hiring Audit

An outline of 27 steps you can take during the recruiting, hiring, training, and post-hire stages to minimize any surprises concerning the background of one of your employees.
By Lester S. Rosen, Attorney at law and President, Employment Screening Resources.



The follow is a review of your hiring and policies.

I. Preliminary Steps -- Training Policy and Procedures:

1. Organizational responsibility for safe hiring
 - a. Is there a position in the organization specifically responsible for safe-hiring practices?
 - b. Is that position centralized in HR or Security, or decentralized in hiring departments?
 - c. If decentralized, are there policies and procedures in place for uniform procedures across the organization, review and audit of performance, and training?
 - d. Is the responsibility for safe hiring part of a periodic review?

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[Worker's Compensation Benefits - A State-By-State Guide](#)

