



**Workforce Safety
& Insurance**

Putting Safety to Work



EMPLOYERS

WORKERS

PROVIDERS

WORKFORCE SAFETY & INSURANCE

Return-to-Work Presentation to
**Workers' Compensation
Review Committee**

Return-to-Work Services

- **On-Site Case Management**
 - Contracted program
 - Utilizes RN's in designated medical facilities
- **11 Return-to-Work case managers**
- **6 facilities across North Dakota**
 - Altru - Grand Forks
 - Meritcare Occupation Health – Fargo
 - Innovis Health – Fargo
 - MidDakota (Worklife) – Bismarck
 - MedCenter One Occupational Health – Bismarck
 - Trinity Health - Minot

Return-to-Work Services

- **Medical Case Management**
 - Utilizes RN's who are employed by WSI
 - Do not provide direct therapy or nursing care
- **12 medical case managers employed by WSI**
 - Located in Bismarck, Fargo, Grand Forks and Minot



Vocational Rehabilitation

- **Goal:**

Return the injured worker to substantial gainful employment as soon as possible after an injury occurs

- **7 full time vocational consultants**

- **2 sets of laws**



REHABILITATION HIERARCHY OPTIONS (We Must Identify the Highest Option Possible)

**Effective through
December 31, 2005**

Return to Same

Position, Same Employer A

Return to Same

Occupation (any employer) B

Return to Modified

Position (same employer) C

Return to Modified or Alternative

Occupation (any employer) D

Assess Employability Local

Labor Market (35 mile radius) E

(A-J)

INCOME TEST:

90% of Pre-Injury Wage
or 66 2/3 of SAWW (\$396);
Whichever is less.

Assess Employability

Statewide Labor Market F

OJT Position Must be

Transferable to Job Market G

Short-Term Training (One Year

Or Less – Must Meet Income Test) H

Long-Term Training (Two Years

Or Less – Must Meet Income Test) I

Self-Employment (Only if

Employee has Viable Plan) J

Consider Job Goals at Wage -

Minimum hourly Paragraph 6

(Paragraph 6)

INCOME TEST: 90% of pre-injury wage or Minimum Wage (\$5.85 X 40 hrs = \$234), whichever is less.

July 26, 2007

REHABILITATION HIERARCHY OPTIONS (We Must Identify the Highest Option Possible)

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Assess Employability Local
Labor Market (35 mile radius) E

Assess Employability
Statewide Labor Market F

Retraining (104 weeks max) G

Retained Earnings Capacity

Criteria for Options:

1. Consider transferable skills & education.
2. Physically appropriate.
3. Viable labor market.
4. Must meet income test

(A-G)

INCOME TEST:

90% of Pre-Injury Wage
or 66 2/3 of SAWW (\$396);
Whichever is less.

EFFECTIVE = SAWW

07/01/2006 = \$378

07/01/2005 = \$366

07/01/2004 = \$350

07/01/2003 = \$336

07/01/2002 = \$326

07/01/2001 = \$313

07/01/2000 = \$301

07/01/1999 = \$291

07/01/1998 = \$278

07/01/1997 = \$268

Retained Earnings Capacity:

Calculation of earnings based on the greater of the state's hourly minimum wage (\$5.85) times the hours of release based on a valid functional capacities examination or the wages payable within the appropriate labor market. Maximum benefit is five (5) years.

July 26, 2007

Return-to-Work Services

- **Relocation Expenses**
 - Award services for moving costs
- **School Monitoring**
 - Coordinate and monitor school and skill enhancement programs
- **Preferred Worker**
 - Designed to encourage re-employment to North Dakota's injured workers

Preferred Worker

Cost Saving Incentives to Employers

- **Premium Exemption**
- **Wage Reimbursement**
- **Claims Cost Exemption**
- **Reimbursement for Worksite Modification**
- **On-Site Job Analysis**
- **Experienced Workers**

Vocational Consultant

- Facilitates understanding the process
- Disseminates information
- Communicates with medical providers, employers and attorneys
- Coordinates vocational testing
- Provides job seeking skills training
- Submits Vocational Consultant Reports
- Conducts transferable skills analysis
- Conducts labor market research



Initial Meeting Materials and Assessments

Assessment Tools

- **Skills checklist – personal, transferable, and job related**
- **Job Readiness Skills and Employment Questionnaire**
- **Computer Skills Assessment and Checklist**
- **Career Assessment Inventory**
- **Information/Handouts**
- **Job Hunting Handbook**
- **Preferred Worker Program Brochure**
- **Internet Sites for Career and Employment Information**
- **On-line Computer Tutorials**

Employment Specialist/ Job Development Program

Position added in 2006 to
enhance services provided
to Injured Workers



Employment Specialist Duties

- Network and develop relationships statewide
- Work in conjunction with Preferred Worker Program
- Obtain information on job openings
- Educate employers about accommodations on the worksite
- Arrange job shadowing opportunities
- Conduct Job Seeking Skills workshops
- Assist with difficult claims
- Meet quarterly with CorVel consultants
- Meet with recent graduates

Statistics

- **Total number of cases assigned**
- **Summary of Options Identified on Closed Claims**
- **Percentage of Wage Replacement on Options**
- **Costs**

Return-to-Work Services

- **Exceptional Circumstances Scholarship Program**
 - Payment of tuition, fees and books not to exceed \$10,000 per year for more than five years
 - Payable to an accredited institution of higher or technical education



Return-to-Work Services

- **Education Loan Fund**
 - Low interest loans to an injured employee, surviving spouse or dependent child
 - WSI and Bank of North Dakota have established an eligibility requirement

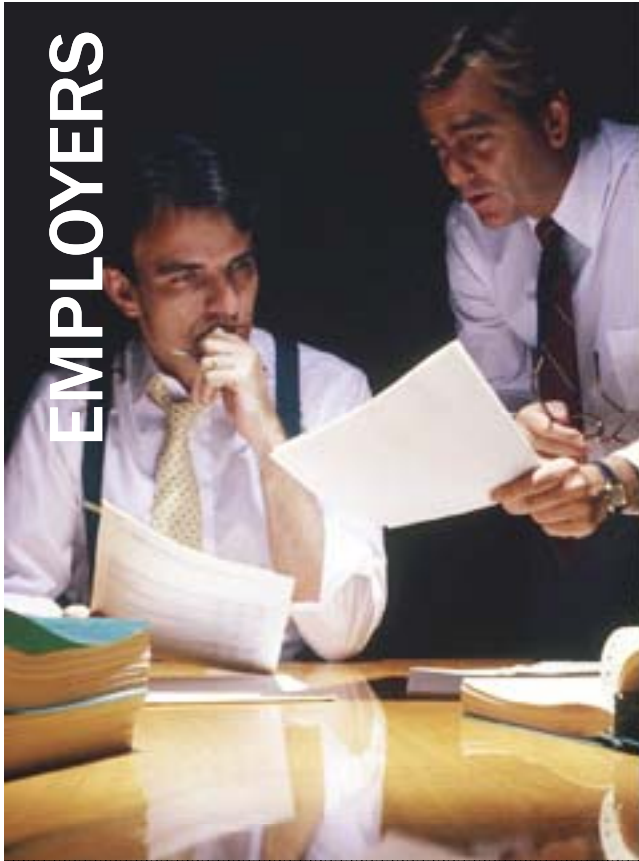


Loan Eligibility

- Must have a high school diploma or equivalent
- Must be ineligible for retraining
- Must have exhausted training and education
- Applicant must demonstrate a viable educational plan
- Max amount payable may not exceed \$50,000
- Repayment may not exceed 20 years

Current Interest Rate: **3.5%**

EMPLOYERS



WORKERS



PROVIDERS



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Questions?