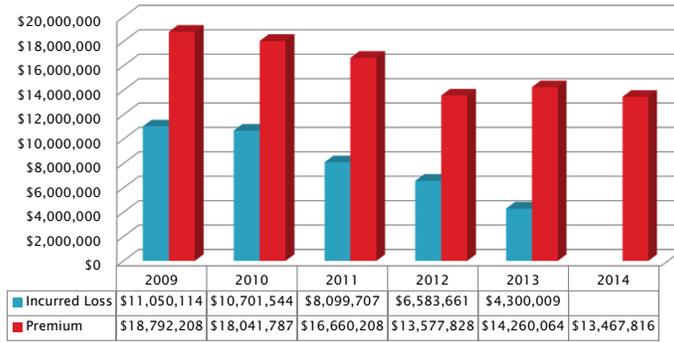


## 5 year claim/premium History

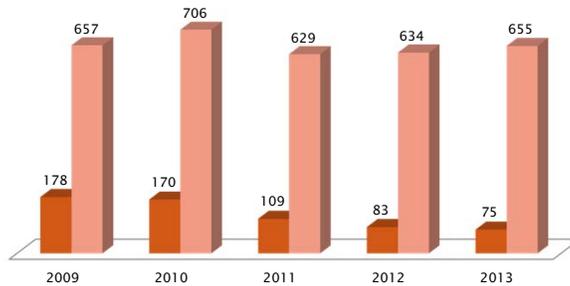
State Government – Claims / Premium

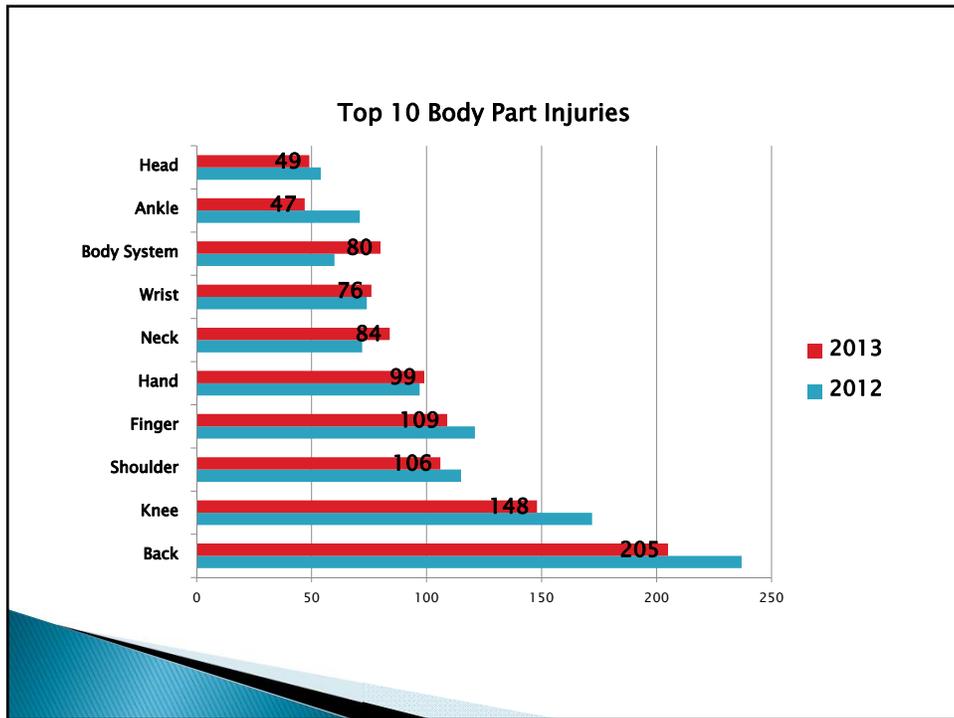
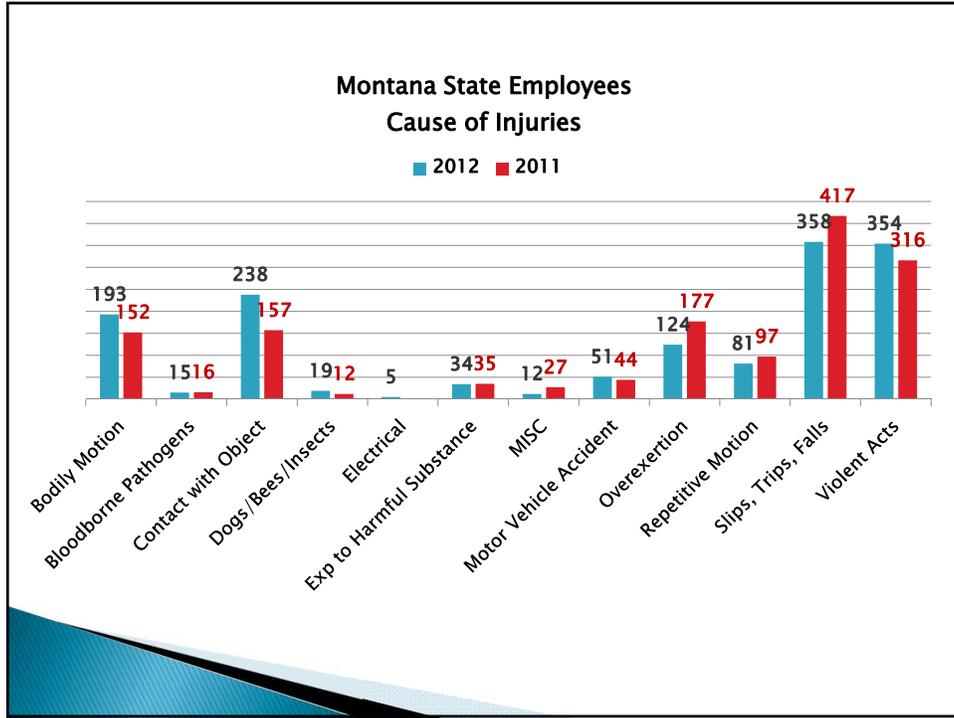


## 5 year Loss/Type History

State Government –  
Wage Loss & Med Only Claims

Ind claims Med only claims





Agency Ranking by Incident Rate	All Claims Policy Year 2013			2012
	# of Incidents	# of Employees	Incident Rate	# of Incidents
CORRECTIONS	226	1,288	17.5%	216
PUBLIC HEALTH & HUMAN	518	3117	16.6%	561
TRANSPORTATION	223	2,052	10.9%	246
SECRETARY OF STATE	6	56	10.7%	2
LIVESTOCK	14	137	10.2%	11
MILITARY AFFAIRS	20	208	9.6%	27
JUSTICE	72	765	9.4%	73
NATURAL RESOURCES	81	872	9.3%	54
FISH, WILDLIFE & PARKS	86	1,079	8.0%	90
STATE AUDITOR	6	79	7.6%	4
REVENUE	41	643	6.4%	27
OFFICE OF PUBLIC DEFENDER	14	230	6.1%	12
AGRICULTURE	7	128	5.5%	8
TEACHERS RETIREMENT	1	19	5.3%	2
LABOR & INDUSTRY	42	821	5.1%	38
STATE FUND	13	277	4.7%	27
SCHOOL FOR DEAF & BLIND	8	172	4.7%	8
ENVIRONMENTAL QUALITY	20	438	4.6%	28
ADMINISTRATION	22	509	4.3%	24
LEGISLATIVE SERVICES	11	290	3.8%	2
HISTORICAL SOCIETY	2	76	2.6%	2
PUBLIC SERVICE COMMISSION	1	39	2.6%	1
STATE LIBRARY	1	52	1.9%	0
JUDICIARY	8	441	1.8%	5
OFFICE PUBLIC INSTRUCTION	5	320	1.6%	8
COMMERCE	3	210	1.4%	5
GOVERNOR'S OFFICE	0	61	0.0%	2
MT PUBLIC EMPLOYEE RETIREMENT	0	46	0.0%	1
MT CONSUMER COUNSEL	0	7	0.0%	0
MT ARTS COUNCIL	0	10	0.0%	0
COMMISSIONER OF POLITICAL PRACTICES	0	5	0.0%	0
COMMISSIONER OF HIGHER EDUCATION	0	87	0.0%	0
BOARD OF PUBLIC EDUCATION	0	3	0.0%	0
BOARD OF CRIME CONTROL	0	17	0.0%	0
<b>State of Montana</b>	<b>1,451</b>	<b>14,554</b>	<b>10.0%</b>	<b>1,484</b>

Agency	Complete the safety dashboard	2013 Work Comp rate per \$100 payroll	2012 # of Injuries	2012 # of Employees	2012 Injury Rate
DEPARTMENT OF ADMINISTRATION	Yes	\$ 1.03	24	518	4.63%
DEPARTMENT OF AGRICULTURE	Yes	\$ 1.12	8	157	5.10%
DEPARTMENT OF BOARD OF PUBLIC EDUCATION	No	\$ 1.15	-	2	0.00%
DEPARTMENT OF COMMERCE	Yes	\$ 1.43	5	217	2.30%
DEPARTMENT OF COMMISSIONER OF POLITICAL	No	\$ 1.90	-	5	0.00%
DEPARTMENT OF CONSUMER COUNSEL	No	\$ 0.89	-	5	0.00%
DEPARTMENT OF CORRECTIONS	Yes	\$ 3.59	216	1,313	16.45%
DEPARTMENT OF CRIME CONTROL	No	\$ 0.81	-	18	0.00%
DEPARTMENT OF ENVIRONMENTAL QUALITY	Yes	\$ 0.66	28	451	6.21%
DEPARTMENT OF FISH, WILDLIFE & PARKS	Yes	\$ 1.87	90	786	11.45%
DEPARTMENT OF GOVERNORS OFFICE	No	\$ 1.13	2	59	3.39%
DEPARTMENT OF HISTORICAL SOCIETY	No	\$ 1.22	2	74	2.70%
DEPARTMENT OF JUDICIARY	Yes	\$ 1.06	5	442	1.13%
DEPARTMENT OF JUSTICE	Yes	\$ 3.04	73	779	9.37%
DEPARTMENT OF LABOR & INDUSTRY	Yes	\$ 1.24	38	825	4.61%
DEPARTMENT OF LEGISLATIVE BRANCH	No	\$ 0.89	2	283	0.71%
DEPARTMENT OF LIBRARY COMMISSION	No	\$ 0.80	-	50	0.00%
DEPARTMENT OF LIVESTOCK	Yes	\$ 2.98	11	152	7.24%
DEPARTMENT OF MILITARY AFFAIRS	Yes	\$ 2.54	27	245	11.02%
DEPARTMENT OF MILITARY STATE DECLARED EMERG	Yes	\$ 10.56	-	-	-
DEPARTMENT OF MONTANA ARTS COUNCIL	No	\$ 0.94	-	11	0.00%
DEPARTMENT OF MONTANA SCHOOL FOR DEAF & BLIN	Yes	\$ 2.41	8	176	4.55%
DEPARTMENT OF NATURAL RESOURCES	Yes	\$ 1.76	54	741	7.29%
DEPARTMENT OF NATURAL RESOURCES SEASONAL FIRE	Yes	\$ 10.54	-	-	-
DEPARTMENT OF OFFICE OF PUBLIC DEFENDER	No	\$ 0.95	12	238	5.04%
DEPARTMENT OF OFFICE PUBLIC INSTRUCTION	Yes	\$ 0.87	8	318	2.52%
DEPARTMENT OF PUBLIC EMPLOYEES RETIREMEN	No	\$ 0.96	1	44	2.27%
DEPARTMENT OF PUBLIC HEALTH & HUMAN	Yes	\$ 3.28	561	3,069	18.28%
DEPARTMENT OF PUBLIC SERVICE COMMISSION	No	\$ 0.75	1	40	2.50%
DEPARTMENT OF REVENUE	Yes	\$ 0.88	27	637	4.24%
DEPARTMENT OF SECRETARY OF STATE	Yes	\$ 1.53	2	59	3.39%
DEPARTMENT OF STATE AUDITOR	No	\$ 0.81	4	83	4.82%
DEPARTMENT OF TEACHERS RETIREMENT SYSTEM	No	\$ 0.98	2	15	13.33%
DEPARTMENT OF TRANSPORTATION	Yes	\$ 3.56	246	2,064	11.92%
MONTANA STATE FUND	Yes	\$ 1.03	27	274	9.85%
<b>TOTAL</b>		<b>\$ 2.35</b>	<b>1,236</b>		<b>10.16%</b>

## The Business Case

- ▶ We have proven that effective management of work comp helps employees and decreases costs:

### 2008 to 2013

- State has experienced a +60% decrease in wage loss claims
- Missed work days decreased 59% from 109 days to 44 days
- Average per claim duration costs have decreased from \$6,253 to \$2,875
- Premiums have decreased due to aggressive Safety and RTW programs.

## The Ethical Case

*How we treat our injured employees is a direct reflection of how much we care about all our employees*



## The Costs to the Employee

### Example 1 - John

	Before Injury	Injury with FMLA	After FMLA Expires
Monthly wage	\$ 2,500	\$ 1,667	\$ 1,667
Benefit Cost	\$ 733	\$ 733	\$ 733
State Share	\$ 733	\$ 733	\$ -
Out-of-pocket costs	\$ -	\$ -	\$ 733
<b>What is left over</b>	<b>\$ 2,500</b>	\$ 1,667	<b>\$ 934</b>

## Cost to Family Susan, Her Husband, and their Son

	Before Injury	Injury with FMLA	After FMLA Expires
Monthly wage	\$ 2,500	\$ 1,667	\$ 1,667
Benefit Cost	\$ 922	\$ 922	\$ 922
State Share	\$ 733	\$ 733	\$ -
Out-of-pocket costs	\$ 189	\$ 189	\$ 922
<b>What is left over</b>	<b>\$ 2,311</b>	\$ 1,478	<b>\$ 745</b>

## Issues facing state gov't

- ▶ Public Sector not subject to fines or enforcement for violations
- ▶ Agencies not committing resources to Safety
  - Placed in HR rather than an assigned FTE
  - HR does not prioritize work comp - jaded by 10%
- ▶ Not hiring (or training) the right people
  - 30% of injuries occur in the first 30 days
- ▶ Average age 47 ; New Hire average 43

## Dashboards Developed

- ▶ Management Commitment
- ▶ Safety Committee Support
- ▶ Employee Accountability (@ all levels)
- ▶ Establish Goals
- ▶ Safety a part of position descriptions

*Management Commitment to Safety was the #1 area for improvement identified in the Dashboard Survey*

1. Designate Safety Coordinator

- Conservative FTE estimate based on our study = .25/125 employees

Agency	August 2013 # of Employees	FTE recommendation
ADMINISTRATION	509	1.0
AGRICULTURE	128	0.3
BOARD OF CRIME CONTROL	17	0.0
BOARD OF PUBLIC EDUCATION	3	0.0
COMMERCE	210	0.4
COMMISSIONER OF HIGHER EDUCATION	87	0.2
COMMISSIONER OF POLITICAL PRACTICES	5	0.0
CORRECTIONS	1,288	2.6
ENVIRONMENTAL QUALITY	438	0.9
FISH, WILDLIFE & PARKS	1,079	2.2
GOVERNOR'S OFFICE	61	0.1
HISTORICAL SOCIETY	76	0.2
JUDICIARY	441	0.9
JUSTICE	765	1.5
LABOR & INDUSTRY	821	1.6
LEGISLATIVE SERVICES	290	0.6
LIVESTOCK	137	0.3
MILITARY AFFAIRS	208	0.4
MT ARTS COUNCIL	10	0.0
MT CONSUMER COUNSEL	7	0.0
MT PUBLIC EMPLOYEE RETIREMENT	46	0.1
NATURAL RESOURCES	872	1.7
OFFICE OF PUBLIC DEFENDER	230	0.5
OFFICE PUBLIC INSTRUCTION	320	0.6
PUBLIC HEALTH & HUMAN	3117	6.2
PUBLIC SERVICE COMMISSION	39	0.1
REVENUE	643	1.3
SCHOOL FOR DEAF & BLIND	172	0.3
SECRETARY OF STATE	56	0.1
STATE AUDITOR	79	0.2
STATE FUND	277	0.6
STATE LIBRARY	52	0.1
TEACHERS RETIREMENT	19	0.0
TRANSPORTATION	2,052	4.1
State of Montana	14,554	29

## Dashboard Results:

### 2. Support Safety Committee by:

- Require member attendance
- Empower safety committee members
- Special recognition of safety committee
- Commit mid-level management to support committee activities
- Ask the committee to develop an incentive program

## Dashboard Results:

### 3. Objectives to increase/support management accountability

- Safety on meeting agendas monthly (*Review loss history, Safety Talk/Safety Minute*)
- Safety is an agenda item during Management Training
  - Work Comp 101
  - Require Claims Management and RTW for Supervisors/Managers
  - Motivating Worker Behavior
  - Montana Safety Culture Act Training
  - Modeling, coaching and mentoring
- Walk the talk by being involved, attending agency scheduled trainings, etc.
- Safety Budgets and more education on how the 5% RTW credit works

## Dashboard Results:

4. Set clear “safety” objectives on an annual basis and communicate them to all employees.
  - Establish metrics to identify and celebrate success.

## Dashboard Results:

5. Include a Safety component to all job descriptions and performance reviews.

## Agency internal evaluations

	07/01/2008	07/01/2009	07/01/2010	07/01/2011	07/01/2012	Grand Total
Central Office	13	6	9	6	7	41
GFYTC	2	4	2	2	3	13
JUVENILE COMM CORR		1	2	1	1	5
MCE	5	12	5	11	9	42
MSP	106	103	92	92	123	516
MWP	30	37	21	11	17	116
P&P-Region 1	4	7	2	7	7	27
P&P-Region 2	10	8	7	6	6	37
P&P-Region 3	1	2	6	6	3	18
P&P-Region 4	4	5	6	5	3	23
P&P-Region 5	2	1		1	3	7
P&P-Region 6	1	2	2	3	1	9
PINE HILLS	100	71	48	38	15	272
RIVERSIDE	13	28	9	21	19	90
TSCTC	1	4	5	6	5	21
Grand Total	292	291	216	216	222	1,237

## Training Supervisors – The Largest Impact

- ▶ When it comes to improving work related disability outcomes, trained supervisors can make all the difference. That's according to a recently published study by Liberty Mutual's Center for Disability Research.

## The Organization's Image

- ▶ Managing injury well when it does occur, will improve an organization's standing with both employees and the wider community
- ▶ Failure of the injury management system can have a major impact on internal and external perceptions of an organization.

