

## **RISK MANAGEMENT**

### **FACTS AGAINST OUTSOURCING**

- Risk Management already has established relationships with:
  - Medical providers and specialists – Triage emergencies; coordinate 2<sup>nd</sup> opinions to speed up access to prompt, appropriate care and promoting more complete recovery
  - Vocational rehabilitation counselors – Support return to gainful employment when the employee can't return to his/her preinjury position. We do this in tandem with present SOV stakeholders – HR Administrators, DHR Recruitment in Medical RIF situations
  - SOV Human Resource Administrators – Collaborate to get injuries reported timely, to identify safety issues and support remedial action plans, to investigate claims, to create safe return to work plans, to keep employee personnel status current in VTHR. Expand our knowledge of the jobs, the work sites, and challenges specific to each site so that any barriers can be removed.
  - Insurance carriers (WC, Liability, Health Insurance) – For subrogation recovery efforts and/or addressing health insurance liens to make sure the responsible party is issuing the monies.
  - Social Security Disability – To support those unable to return to work following a workplace injury/illness obtain support through additional means; especially when on-going disability is not from the vocational injury.
  - Plaintiff attorneys, defense attorneys and mediators – Dispute mitigation, defense posturing, case law research, settlement negotiation.
  - Private investigators – Scene investigations, asset checks for subrogation recovery efforts and surveillance if there are credibility issues
  - VSEA Union representatives – dispute mitigation; helping employee's understand the WC process and the overlap of WC benefit provisions to other SOV benefits such as health insurance, retirement, leave balances, etc.
  - State regulator – Vermont Department of Labor (VDOL) – Claim reporting and processing inclusive of mandatory filings. Dispute resolution through informal and formal hearing appeals process and mandatory mediations. Open communication on interpreting and applying the WC statutes and rules.
    - Note: Sr. ADJ was invited to speak at the Spring 2015 VDOL Sponsored Adjuster's continuing education conference on "Best Practice Recommendations"
  
- Risk Management is Vermonters caring for Vermonters
  - Keeps dollars in state
  - Benefit for ALL state employees (Classified, exempt, temporary, FT, PT & authorized volunteers)

- Helps VT State Employees get back to work healthy and safely after a work injury or illness
- We have specific knowledge of state jobs, work sites, and challenges
- We are taking care of our own – when calling Risk Management employees are dealing with a peer who is also part of the state workforce, not an outside company
  
- Risk Management has collaborated and created memorandums of understanding (MOU) with SOV Trooper's Union and also with the Retirement Division, Department of Human Resource and VTHR Operations to smooth and streamline the claims processes while protecting the State's global interests
  
- Current classified staff has **over 100 years** combined service credit; staffing includes:
  - 4 licensed/experienced adjusters for workers' compensation claims
  - 1 licensed/experienced adjuster for general liability claims
  - 2 licensed/experienced RN's doing medical case management
  - 1 administrative support staff to assist with claims
  - 1 workplace safety coordinator
  - Note: 1 nurse and 1 WC adjuster were already RIF'D in 2015