

Catastrophe and Fatality Resource Guide



<u>OSHA Reporting Requirements</u> – Provides important information regarding the OSHA reporting timeline and OSHA contact information.



<u>Catastrophe Team Resource List</u> – Provides information regarding management of critical incident stress and the need for counseling and self-care.



<u>IPRF Catastrophe Team Guidelines</u> – Provides information regarding the protocol for review and handling of a Catastrophic or Fatality Claim.



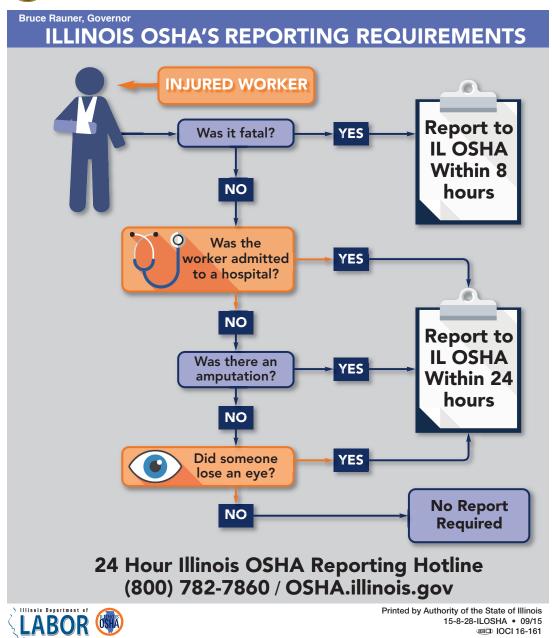
<u>Best Practices in Catastrophic Claims Management</u> – Provides information from Safety National on reporting requirements, red flags and tools to assure best outcomes.



3333 Warrenville Road, Suite 550 Lisle, IL 60532 Phone (888) 532-6981 Fax (888) 223-1638

www.iprf.com





The reporter must give the following information for each fatality or hospitalization incident:

- A. The establishment name;
- B. The location of the incident;
- C. The time of the incident;
- D. The number of fatalities or hospitalized employees;
- E. The names of any injured employees;
- F. The reporter's contact person and his or her phone number; and
- G. A brief description of the incident.



CAT Team Resource List

April 13, 2017

Critical Incident Stress Debriefing/Counseling Services

Overview

Critical incident stress management (CISM) is an adaptive, short-term psychological helping-process that focuses solely on an immediate and identifiable problem. It's **purpose** is to enable people to return to their daily routine more quickly and with less likelihood of experiencing post-traumatic **stress** disorder (PTSD).

Employers and employees are often ill-equipped to handle the chaos of such a catastrophic event like a sudden workplace death or incident. Consequently, survivors of such an event often struggle to regain control of their lives to regain a sense of normalcy. Additionally, many who have been traumatized by a critical life-changing event may eventually need professional attention and care for weeks, months and possibly years to come. The final extent of any <u>traumatic</u> event may never be known or realistically estimated in terms of loss, <u>bereavement</u>, mourning and grief. In the aftermath of any critical incident, psychological reactions are quite common and are quite predictable. Critical Incident Stress Debriefing or CISD and the <u>management</u> of traumatic reactions by survivors can be a valuable tool following a life-threatening event.

As a service to our IPRF members who experience such an event, we would like to provide them with *information* on counseling services that are available 24-hours a day, seven days a week.

Non-Monetary Services			
Northern Illinois Critical Incident Stress Management (NICISM) Team Dedicated to providing immediate comprehensive crisis response interventions and pre- incident stress management education for emergency service personnel throughout the Chicagoland area.			
Northern Illinois Team: Critical Incident Stress Management	Our service area: Cook, DuPage, Grundy, Kane, Kankakee, Kendall, Lake, McHenry and Will.	800-225-2473 All Regional Illinois CISM Teams can be accessed using this number.	
Website: http://www.ni-cism.org/index.html			
Resources: Attached			

Monetary Services (Department Health Insurance May Cover) The Self-Care Path A Counseling Services Group First Responders' ECP (Employee Counseling Program) The Self-Care Path, LLC offers additional options for first responder counseling needs. The Employee Counseling Program (ECP) works similarly as an employee assistance program. Our counselors are licensed, clinical mental health professionals in the State of Illinois. Depending on the concern or issue, we may refer the client to any one of our available counselors. This program helps cover three counseling sessions; and the employee may continue counseling with us if needed. Contact: Sarah Gura Office Hours Monday thru Friday For Emergency Requests from 8:00-1:00pm. Contact Sarah (cell phone) Office Phone: 708-429-0353, or at: 815-557-1267 email: selfcarepath@gmail.com. Website: http://www.selfcarepath.com/ Resources: Attached

Resources as of April 12, 2017

Important Facts About Our Critical Incident Stress Services...

- All services are confidential.
- All services, except some educational programs. Are provided at no charge
- Peer and mental health support team members volunteer and donate their time, training and skills as a civic contribution to the emergency services community.
- Education is a primary component of prevention.
- Debriefing and other services are not psychotherapy.
- The team can supplement the services provided by employee assistance programs.
- The team is not formally associated with any private or government agency and is a non-profit organization.
- Donations are the primary revenue source for the team.

Team Access

Sometimes it may be difficult to decide if the Northern Illinois CISM Team should be called to respond to your agency. Do not hesitate to call if you have questions or concerns regarding the need for critical incident stress services for your organization or personnel.

HOW TO REACH THE NORTHERN ILLINOIS CISM TEAM

For 24 hour emergency access additional information regarding educational services or referrals:

Call 800-225-2473 or email: info@ni-cism.org

NICISM

P.O. Box 5234 Elgin, Illinois 60121-5234

www.ni-cism.org

(Revised March 2016)

Northern Illinois Critical Incident Stress Management Team (NICISM)

"Helping those who help others"

Serving the following counties:

Cook Kendall
DuPage Lake
Grundy McHenry
Kane Will

Kankakee



24 Hour Emergency Access 800-225-2473

What is a Critical Incident?

Any event with significant emotional power, strong enough to produce unusual or distressing reactions in emergency service professionals. A critical incident is so unusual that it overwhelms the normal coping abilities of emergency personnel.

Critical Incidents include:

- Line of duty death
- Serious line of duty injury
- Emergency worker suicide
- Multi-casualty incident
- Significant events involving children
- Victims known to the rescuer
- Events with excessive media interest
- Failed rescue after extensive effort

What is Critical Incident Stress?

Stress is an expected part of the emergency service profession and is routinely managed on a day-to-day basis.

However, critical incident stress can produce reactions which may interfere with, or overwhelm emergency workers' abilities to function or cope either at the scene or later



The Northern Illinois Team

The Northern Illinois CISM Team is made up of trained volunteers from the mental health and emergency service professions. Peers from law enforcement, fire service, dispatch, emergency medical services and hospital emergency room staff are all represented on the team. The unique collaboration between skilled peers and mental health professionals is the foundation of the organization and produces a high level of integrity and acceptance within the emergency service community.

In times of crisis...

We come to you. Together we'll find a location near your agency for a quiet and confidential meeting.

Who Do We Serve?

The Northern Illinois CISM Team serves all emergency service personnel including...

- Fire Departments
- Police Departments
- Emergency Medical Services
- Hospitals
- Dispatchers
- Disaster Responders
- Police, Fire and Hospital Chaplains
- Coast Guard

24 Hour Emergency Access 800-225-2473

Services

Available services from the Northern Illinois CISM Team are provided for emergency service professionals and their family members.

Critical Incident Stress Services:

Defusing: A 20-45 minute group process, conducted with the first 12 hours following a critical incident; usually with single work units.

Debriefings: A seven-phase, structured group process usually conducted 24-72 hours after a critical incident. Debriefings may be offered for single work units or multi-agency groups.

Demobilizations: A brief stress management process involving education, rest and nutrition used at the scene of large-scale disasters. The demobilization process is implemented through the incident command system as personnel are discharged from the scene.

On-Scene Support: Support provided to command staff and personnel operating at the scene of an emergency following prolonged extrications, line of duty death, etc.

Referral: Provision of additional resources for emergency services personnel impacted by a critical incident.

Educational Services: The Northern Illinois CISM Team provides a wide range of presentations regarding critical incident stress. Contact 800-225-2473 to schedule a program for your agency.

FIRST RESPONDERS' ECP

EMPLOYEE COUNSELING PROGRAM

The Self-Care Path, LLC offers additional options for first responder counseling needs. The Employee Counseling Program (ECP) works similarly as an employee assistance program.

Our counselors are licensed, clinical mental health professionals in the State of Illinois. Depending on the concern or issue, we may refer the client to any one of our available counselors. This program helps cover three counseling sessions; and the employee may continue counseling with us if needed.

How It Works

- 1) Request an ECP Form from us via email: selfcarepath@gmail.com
- 2) The Chief must review the form, sign it, and return it; this form can specify if it is for one person or for the entire department
- 3) Make an appointment with our Office Administrator: 708-429-0353; this program allows for up to 3 sessions per person
- 4) The employee may continue counseling if needed, and either use self-pay, EAP, or insurance payment options

Place Stamp Here

The Self-Care Path, LLC 1333 Burr Ridge Pkwy, Suite 200 Burr Ridge, Illinois 60527



1333 Burr Ridge Pkwy, Ste 200 Burr Ridge, Illinois 60527

Ph: 708-429-0353 Fax: 386-263-8326 selfcarepath@gmail.com

www.selfcarepath.com



First Responder Behavioral Health ECP Employee Counseling Program



Who pays for the 3 ECP therapy sessions?

The Chief or main supervisor must review, sign, and return the *Employee Counseling Program form* to us. This form is an agreement to pay for 3 therapy sessions. The fee for service is offered at a reduced rate, comparable to your employee assistance programs –only there is no annual or membership fee!

Who provides the counseling?

Licensed, clinical mental health professionals provide the Employee Counseling Program services: individual, couples, group, and family counseling. Fit for duty and other behavioral health evaluations are available. Please visit our website at www.selfcarepath.com to review each therapist's professional profile.

How much do the 3 therapy sessions cost?

Initial Behavioral Health Evaluation \$100.00, reduced from \$200.00, 80 min.

2nd Appointment, Counseling \$60.00, *reduced from \$140.00, 50 min.*

3rd Appointment, Counseling \$60.00, *reduced from \$140.00, 50 min.*

TOTAL COST OF 3 Therapy Sessions \$220.00, reduced from \$480.00

First Responder Departments do not need to pay for anything except the sessions that are allowed, agreed to, and used. There is no annual or membership fee. Additional fees for groups or families may apply.

All counseling sessions are private exchanges that are confidential and protected under HIPAA.

We are available to explain additional questions you may have about this program. Please contact:

Sarah Gura, M.A., L.C.P.C. 815-557-1267 Lisa Gura, Office Admin 708-429-0353



The Self-Care Path, LLC supports Life Safety Initiative #13: Firefighters and their family members must have access to counseling and psychological support services for <u>ALL</u> first responders.

The Employee Counseling Program (ECP) seeks to address the specific needs of first responder employees by offering appropriate, competent, and effective counseling services. ECP will not be used as punishment, and will operate within the highest ethical standards of the counseling psychology field.

We are here to help, to offer positive and thorough clinical services, as well as assist in truly fulfilling the mission of Life Safety Initiative #13. If you have any questions, or need assistance with approaching a particular situation –please don't hesitate to contact us.

708-429-0353 selfcarepath@gmail.com











ECP Benefit Option

The Self-Care Path, LLC 1333 Burr Ridge Parkway, Suite 200 Burr Ridge, Illinois 60527 Phone: 708-429-0353

Fax: 386-263-8326 www.selfcarepath.com

BENEFIT INFORMATION

The Employee Counseling Program is an additional first responder psychological support option for fire, police, dispatchers, and emergency department professionals. It works similarly as an EAP Benefit, only there is no annual or membership fee.

Policy: The National Fallen Firefighters' Foundation, with the Everyone Goes Home® project and the 16 Life Safety Initiatives suggest and encourage in Initiative #13, that: *Firefighters and their family members must have access to counseling and psychological support services*. ALL first responder employees and their families may have access to first responder psychological support services by privately and confidentially contacting The Self-Care Path, LLC at 708-429-0353.

Description of ECP Benefit: The Chief or main department supervisor must review, sign, and return this form to us. This form is an agreement to pay for 3 therapy sessions per person. The fee for service is offered at a reduced rate, comparable to your employee assistance programs.

Initial Behavioral Health Evaluation \$100.00, reduced from \$200.00

2nd & 3rd Appointment, Counseling \$60.00 each, *reduced from \$140.00*

TOTAL COST OF 3 Therapy Sessions \$220.00, reduced from \$480.00

Who is eligible? The Self-Care Path, LLC offers this program for first responders and their family members. Each first responder and each of their family members may use this program once per fiscal year (3 counseling sessions each year), as long as the responsible paying party reviews, signs, and returns this form.

One-time Option vs. Department-wide Option: A first responder or first responder family member may request ECP services, receive approval from their Chief or Supervisor, and attend 3 counseling sessions; and/or, the Chief/Supervisor may sign this form and apply the ECP Benefit to all employees. Group sessions are additionally charged the group room fee, and only applies when the group room is needed for the ECP. Groups that are held at your location must be arranged ahead of time and are charged mileage at .56 per mile (to/from).

Procedure to start ECP Benefits as a One-time Option: Request this form from us via phone (708-429-0353) or email (selfcarepath@gmail.com). Your Chief or Supervisor must review, sign, and return this form to us. At that time, our office administrator will call you to make your first appointment.

Procedure to start ECP Benefits as a Department-wide Option: Request this form from us via phone (708-429-0353) or email (selfcarepath@gmail.com). The Chief or Supervisor must review, sign, and return this form to us. At that time, our office administrator will add your group to our Employee Counseling Program (ECP). The Chief or Supervisor must submit a current roster to us, verifying employees who may use the ECP. When an employee contacts us for psychological support services, if s/he is on our roster –we will apply the ECP benefit. A first responders' name or information is never disclosed; however, we will report to the Chief or Supervisor the number of times the ECP benefit was used via our billing procedure.

Budget Responsibility: The Chief or Supervisor, or who s/he designates as our contact person, is responsible for communicating about, budgeting for, and paying for the ECP services. All payments are paid to: The Self-Care Path, LLC. Payments may be sent to the address below, or you can call 708-429-0353 for debit/credit card payments.

The Self-Care Path, LLC 1333 Burr Ridge Parkway, Suite 200 Burr Ridge, Illinois 60527 www.selfcarepath.com selfcarepath@gmail.com

Ph: 708-429-0353, Fax: 386-263-8326

What happens after the 3 counseling sessions? The first responder may believe the 3 sessions were helpful and adequate, and end counseling services after the third session is complete. All three sessions do not need to be used, and only services provided are billed. If the first responder needs to return for any reason (immediately, or at a later date), s/he may use the following payment options: 1) EAP Services, 2) PPO Insurances, and/or 3) Self-pay. ECP Benefits (all 3 sessions) may be used within a 12-month period, or consecutively.

How can you use EAP Services with us? The first responder will need to contact their EAP Service Group, and request to use their EAP Services with The Self-Care Path, LLC. Most of the time, EAP Services allow the service, and pay for 3 to 8 counseling sessions at The Self-Care Path, LLC with one of our providers/ psychological support therapists. We suggest that you use your EAP monies first (they are more likely to approve a new service, than pay for a continuing service). Once your EAP benefits are exhausted, switch to our ECP program. This will likely give you about 6 therapy sessions at no cost to the first responder or their family member. Your EAP Group may request specific information about The Self-Care Path, LLC's counselors. Please contact our Office Administrator (708-429-0353/selfcarepath@gmail.com) for your counselor's information.

How can you use ECP Services at other locations? If a first responder would like to see a different counselor or go to counseling at a more convenient location that is not The Self-Care Path, LLC, it is encouraged to take this form to the provider. They may review this form, and choose to honor the prices. If they have any questions, they are welcome to contact Sarah at: 815-557-1267.

What do you do once your EAP and ECP Benefits are used up? If you want to continue counseling with us, notify our office administrator and make an appointment. Payment options at this time include: 1) self-pay, or 2) PPO Insurances. HMO patients must be referred to us by their primary care provider. However, this does not guarantee the HMO will pay for services. It is most likely that HMO patients will have to self-pay after EAP and ECP benefits are used.

***RECOMMENDATION: Please do not keep this form, or billing information in an employee's file. We will not be using names on the billing form. The transaction is considered to be between The Self-Care Path, LLC and

the Department/District. Since other healthcare/EAP forms are not placed in the employees' files, please keep this information separate. We will always retain a copy of the transaction should you need it.

Who provides ECP services? Licensed, clinical mental health professionals provide the counseling services. Each provider has experience working with first responders. Sarah A. Gura, M.A., L.C.P.C. is the owner and clinical supervisor of The Self-Care Path, LLC; and she is a certified Firefighter Psychological SupportTM therapist.



Firefighter Psychological Support (FPS)TM is a comprehensive fellowship program for licensed therapists that will prepare them to provide appropriate and effective psychological support services to firefighters and their families.

FPS Therapists have completed a 40 hour classroom/training course, 40 hours of ride-alongs, and 40 hours of supervised clinicals with firefighters and/or their family members. They have a firefighter mentor, and will continue their education and ride-alongs with all first responders to maintain their FPS Therapist status (annual renewal required).



ECP Benefit Option

The Self-Care Path, LLC
1333 Burr Ridge Parkway, Suite 200
Burr Ridge, Illinois 60527
Phone: 708-429-0353

Fax: 386-263-8326 www.selfcarepath.com

	(on the line abo	ove, only one individual's first and last name per form or enter the department group name
2.		PONSIBLE PARTY
		artment/District Here>>
	Contact:	(FSAP and Chief/Supervisor)
	Address:	(FGAD 161: 6/6 :)
	Phone: Fax:	(FSAP and Chief/Supervisor)
	Fax: Email:	(FSAP and Chief/Supervisor)
3.	AGREEMEN	Г WITH:
	The Self-Care	
	Provider(s):	☐ Sarah A. Gura, M.A., L.C.P.C. FPS Therapist
	()	□ Other:
	Address:	1333 Burr Ridge Parkway, Suite 200
		Burr Ridge, Illinois 60527
	Office Admin:	
	Office Phone:	708-429-0353
	Office Fax:	386-263-8326
	Office Email:	selfcarepath@gmail.com
4.	information is	ls: You will need to complete our intake process, and call 708-429-0353. All payment collected at this time, please be prepared to submit self-pay or PPO insurance information. ur ECP benefits first.
5.	Patients who ca	Please provide updated rosters of employees that may use this program with this form. all will need to provide their name and employer information (City/Department/District). he is verified, we will provide the service and send the bill (see page 4) to the Chief or THOUT the employees' name on the bill.
	ning below, you on this form.	agree to pay for the individual and/or group you are assuming responsibility for as
nted	Name:	
natı	ıre:	Date:



ECP Benefit Option

The Self-Care Path, LLC 1333 Burr Ridge Parkway, Suite 200 Burr Ridge, Illinois 60527 Phone: 708-429-0353

Fax: 386-263-8326 www.selfcarepath.com

To: Attn: {Contact for ECP BENEFIT}

{Department/District}

{Address Line 1} {Address Line 2} {Ph Number}

Date of Invoice	Service & Service Date	Fee for Service	Amount Due
{enter date}	Initial Behavioral Health Assessment Date: {enter date}	\$100.00	\$100.00
{enter date}	2 nd Follow-up ECP Benefit Program Session Date: {enter date}	\$60.00	\$60.00
{enter date}	3 rd Follow-up ECP Benefit Session Date: {enter date}	\$60.00	\$60.00
	Group room fee (if applicable)	\$39.00	
	1	Total Amount Due:	\$220.00

Fee for Service is due on the day of service. Late payments will result in a \$50.00 late payment charge to your account with us.

Checks made payable to: The Self-Care Path, LLC

1333 Burr Ridge Parkway, Suite 200

Burr Ridge, Illinois 60527



ECP Benefit Option for Family Sessions

The Self-Care Path, LLC 1333 Burr Ridge Parkway, Suite 200 Burr Ridge, Illinois 60527 Phone: 708-429-0353

Fax: 386-263-8326 www.selfcarepath.com

BENEFIT INFORMATION

The Employee Counseling Program is an additional first responder psychological support option for fire, police, dispatchers, and emergency department professionals. It works similarly as an EAP Benefit, only there is no annual or membership fee. Family sessions, or couples sessions work the same as individual ECP Benefits, however, the fee is different. Please see below and page 5.

Policy: The National Fallen Firefighters' Foundation, with the Everyone Goes Home® project and the 16 Life Safety Initiatives suggest and encourage in Initiative #13, that: *Firefighters and their family members must have access to counseling and psychological support services*. ALL first responder employees and their families may have access to first responder psychological support services by privately and confidentially contacting The Self-Care Path, LLC at 708-429-0353.

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2nd & 3rd Appointment, Counseling \$85.00 each, *reduced from \$140.00*

TOTAL COST OF 3 Therapy Sessions

\$270.00, reduced from \$480.00

Who is eligible? The Self-Care Path, LLC offers this program for first responders and their family members. Each first responder and each of their family members may use this program once per fiscal year (3 counseling sessions each year), as long as the responsible paying party reviews, signs, and returns this form.

One-time Option vs. Department-wide Option: A first responder or first responder family member may request ECP services, receive approval from their Chief or Supervisor, and attend 3 counseling sessions; and/or, the Chief/Supervisor may sign this form and apply the ECP Benefit to all employees. Group sessions are additionally charged the group room fee, and only applies when the group room is needed for the ECP. Groups that are held at your location must be arranged ahead of time and are charged mileage at .56 per mile (to/from).

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The Self-Care Path, LLC 1333 Burr Ridge Parkway, Suite 200 Burr Ridge, Illinois 60527 www.selfcarepath.com selfcarepath@gmail.com Ph: 708-429-0353, Fax: 386-263-8326

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Who provides ECP services? Licensed, clinical mental health professionals provide the counseling services. Each provider has experience working with first responders. Jessica Heimark, M.S., L.M.F.T. is a licensed marriage and family therapist. Sarah A. Gura, M.A., L.C.P.C. is the owner and clinical supervisor of The Self-Care Path, LLC; and she is a certified Firefighter Psychological SupportTM therapist.



Firefighter Psychological Support (FPS)TM is a comprehensive fellowship program for licensed therapists that will prepare them to provide appropriate and effective psychological support services to firefighters and their families.

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ECP Benefit Option for Family Sessions

The Self-Care Path, LLC 1333 Burr Ridge Parkway, Suite 200 Burr Ridge, Illinois 60527 Phone: 708-429-0353

Fax: 386-263-8326 www.selfcarepath.com

	(on the line abo	ove, only one individual's first and last name per form or enter the department group name	
2.	ENTER RESPONSIBLE PARTY		
		ertment/District Here>>	
	Contact:	(FSAP and Chief/Supervisor)	
	Address:	(FG+P 1-01: NG :)	
	Phone:	(FSAP and Chief/Supervisor)	
	Fax: Email:	(FSAP and Chief/Supervisor)	
3.	AGREEMEN	Г WITH:	
٠.	The Self-Care		
	Provider(s):	☐ Jessica Heimark, MS, LMFT	
		□ Other:	
	Address:	1333 Burr Ridge Parkway, Suite 200 Burr Ridge, Illinois 60527	
	Office Admin:		
	Office Phone:		
	Office Fax:	386-263-8326	
	Office Email:	selfcarepath@gmail.com	
4.	payment inforn	families: You will need to complete our intake process, and call 708-429-0353. All nation is collected at this time, please be prepared to submit self-pay or PPO insurance We will use your ECP benefits first.	
5.	For Groups: Please provide updated rosters of employees that may use this program with this form. Patients who call will need to provide their name and employer information (City/Department/District). Once their name is verified, we will provide the service and send the bill (see page 4) to the Chief or Supervisor WITHOUT the employees' name on the bill.		
	ning below, you on this form.	agree to pay for the individual and/or group you are assuming responsibility for as	
ntec	l Name:		
nati		Date:	



ECP Benefit Option for Family Sessions

The Self-Care Path, LLC 1333 Burr Ridge Parkway, Suite 200 Burr Ridge, Illinois 60527

Phone: 708-429-0353 Fax: 386-263-8326 www.selfcarepath.com

To: Attn: {Contact for ECP BENEFIT}

{Department/District}

{Address Line 1} {Address Line 2} {Ph Number}

Date of Invoice	Service & Service Date	Fee for Service	Amount Due
{enter date}	Initial Behavioral	\$100.00	\$100.00
	Health Assessment		
	Date: {enter date}		
{enter date}	2 nd Follow-up ECP	\$85.00	\$85.00
(enter date)	Benefit Program Session	\$65.00	\$65.00°
	Date: {enter date}		
{enter date}	3 rd Follow-up ECP	\$85.00	\$85.00
(*)	Benefit Session		
	Date: {enter date}		
	Group room fee	\$39.00	
	(if applicable)		
		Total Amount Due:	\$270.00

Fee for Service is due on the day of service. Late payments will result in a \$50.00 late payment charge to your account with us.

Checks made payable to: The Self-Care Path, LLC

1333 Burr Ridge Parkway, Suite 200

Burr Ridge, Illinois 60527



IPRF CAT Team Guidelines



Team	Contact	Inform	ation:
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Glenn Macey – Team Leader

- Thalia Nevels
- Lisa Caron

Email:

gmacey@ccmsi.com tnevels@ccmsi.com lcaron@ccmsi.com

Phone:

630-649-6057 630-649-6069 630-649-6042

Protocol for review and handling of a newly reported Catastrophic or Fatality claim:

- 1. Upon receipt of a Catastrophic or Fatality claim, Claims Manager or Supervisor will notify the Adjustor and IPRF CAT Team. Claims Manager will also notify the Branch Manager and the IPRF Board via email with the following information:
 - Member Name
 - Claimant Name
 - Date of Loss
 - Nature of Injury
 - Brief accident description
- 2. Glenn Macey will schedule a time with the CAT team to round table the claim and develop a strategy within the first five business days of receiving the claim. They review the facts provided, carrier reporting guidelines, identify third party (subrogation) issues and assist with an outline for initial investigation.
 - a. Branch Manager will notify RVP (Carrie Milholland) of claim
 - b. CAT Team Lead will document plan of action as discussed
- 3. **Claim will be round tabled again** by CAT Team within 30 days to ensure that an appropriate plan of action has been established. At that time the team will have established compensability, benefits, reserves, medical management, subrogation potential, plan of action and carrier and client reporting requirements.
 - a. CAT Team Lead will document plan of action as discussed
 - b. Branch Manager will update RVP (Carrie Milholland) as appropriate
- 4. CAT Team will continue to monitor and roundtable status of claim in 90-180 day intervals until outstanding claim/benefit issues are resolved or in a settlement disposition.

Criteria for CAT Team Review

- > Traumatic brain injury
- Spinal Cord Injury
- Serious burns (3rddegree + over 25% BSA)
- Amputations of major extremity
- ➤ Multiple trauma
- Death
- Multiple employees
- Serious Multiple Injuries (Single individual)
- RSD Diagnosis
- MRSA (bacterium that causes infections to different body parts)
- All claims in excess or is expected to be in excess of 500k

These claims must be reported to Safety National Immediately



Best Practices in Catastrophic Claims Management

4/14/16

Sherri Hickey- Director of Medical Management



We All Have Them!

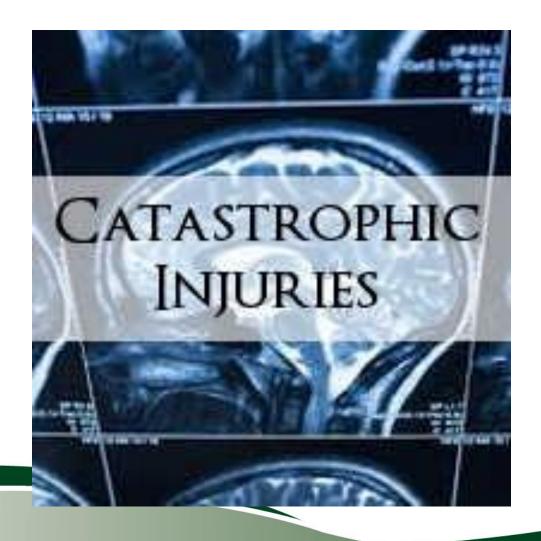






Every Employers Nightmare







Catastrophic Injuries



Catastrophic injuries are life changing for the injured worker, their family and their coworkers.

Providing them the best resources to achieve the best outcome they can have, improves the quality of their life and that of their family.

Best resources provides the employer and carrier with the most cost effective outcome.



Know Your Policy Coverage



Know your reporting requirements!



Don't jeopardize your coverage!



What is a Catastrophic Claim?



- Traumatic brain injury
- Spinal Cord Injury
- Serious burns (3rd degree + over 25% BSA)
- Amputations of major extremity
- Multiple trauma
- Death
- Multiple employees



Definitions



- AMA: A catastrophic injury is a severe injury to the spine, spinal cord, or brain, and may also include skull or spinal fractures.
- Any injury/illness which has the capacity to be life threatening or life compromising, in the sense that an individual will lose function affecting activities of daily living and/or ability to maintain productive lifestyle. The injury, or injury progression has potential to result in permanent limitations.





Creeping Catastrophic Conditions

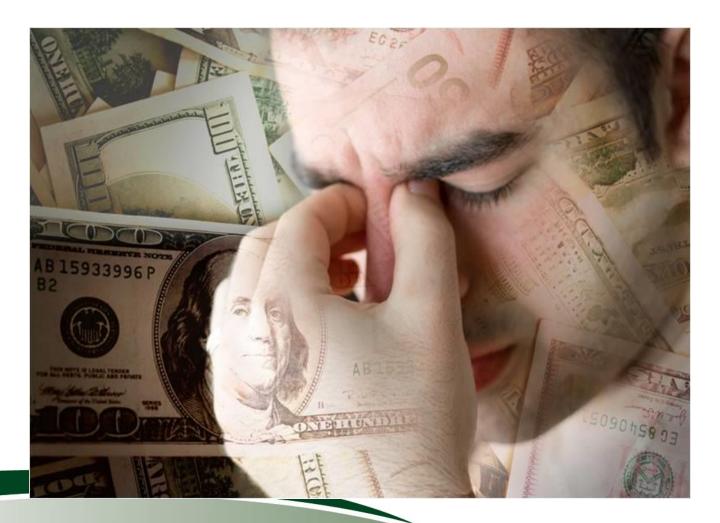


- Complicated Fractures
- Organ failure
- Presumptive Diagnoses
- Chronic pain
- Psych/depression











What Do You Do?



TPA

- Investigation-Safety Involvement-OSHA
- Nurse Case Management
- Excess Carrier

'ER

- Upper Management
- Employee's Family





Now What??



- Cost are now starting to add up....
- What can you do??
- What options do you have??





There are Many Medical Cost Drivers



- Cost of medical care
- Increased severity
- New technology
- New medications



Injured workers survive many more injuries than they did 5 or 10 years ago!



Red Flags



- Type of injury
- Length of time since injury
- Clinical findings
- Comorbidities
- Multiple diagnoses
- Treating providers





We've Seen What Works and SAFETY NATIONAL What Doesn't!





Tools to Manage Your Cat Claims (SAFETY NATIONAL) 1942

All of your current controls such as

- Fee Schedules
- NCM
- IME
- Bill Review /PPO
- PBM
- Etc. etc.

Unit cost vs.

clinical outcomes

Are no longer enough!



Assuring the Best Outcomes



Early intervention

Expert physician model



Value of Expert Physician



Injured workers and claims professionals gain access to world-renowned specialists who collaborate with the treating medical team to ensure faster recovery times, reduced costs and superior medical outcomes.



Benefits for the IW



 Access to the best medical expertise in the world

Medical decision support

at crucial moments

 Reduced rates of complications

High satisfaction rates





Benefits for the Employer



- Markedly faster recovery for employees
- Cost savings through appropriate and early intervention
- Reduced likelihood of litigation





Benefits for Claim Professional



- Access to Expert Physician clinical team
- Trusted advisory on questions of risk and collaboration
- Timely and efficient case review while claims professional retains control of the case



Assuring the Best Outcome



Anticipate long term needs

- Acute and post acute rehab / therapy
- Large item and daily DME
- Home and vehicle modifications
- Attendant care
- Long term care





Advances in Care



TBI

- Neurostimulant medication
- Cognitive therapy

SCI

- Exoskeleton devices
- Stem cell research

Burn Care

- Nutrition
- CEA grafting

Amputations

Prosthetics



An Engaged Adjuster Makes a Difference



- 1. Be the first line of defense
- 2. Be the one bringing in the best expertswho are focused on the right care
- 3. Don't assume that just because they're in a good hospital everything is OK
- 4. Illness and injury are moving platforms—things are going to change
- 5. Engage IW's families and keep them informed of what you're doing to help their loved ones.





Questions????

