

## CASE STUDY: Company Nurse “Day of Injury” Services

# Southern California Schools Risk Management

Nurse injury reporting, medical triage, and a structured return-to-work program reduces WC claims by 30% and decreases overall program costs by 20%

Southern California Schools Risk Management (SCSRM) is one of the state’s oldest school joint powers authorities (JPA). This not-for-profit organization provides various insurance programs – including liability, property, construction, and workers’ compensation (WC) coverage – as well as risk management services to public school districts and community college districts.

The organization’s WC program covers 35,000 employees in 32 Southern California districts. Its key WC objectives are to help members achieve safe work environments, quality medical care for injured employees, optimal cost containment, and early return-to-work outcomes.


To address existing challenges in these areas, SCSRM decided to enhance its WC risk management efforts. Beyond the safety inspections and training sessions it already offered, SCSRM decided to utilize Company Nurse’s “Day of Injury” services in order to provide additional service and savings to its school districts.

In this case study, Karla Rhay, chief administrative officer of SCSRM, and Mark Lane, the return-to-work (RTW) coordinator, discuss the benefits of Company Nurse’s three-pronged injury management solution. You’ll learn how this JPA leveraged “Day of Injury” services to reduce its WC claims by 30 percent and decreased its overall program costs by 20 percent.

### **THE SOLUTION: Company Nurse “Day of Injury” Services**

“I knew about the benefits of using a nurse to triage worksite injuries,” said Karla Rhay, chief administrative officer of SCSRM. “When I began to research it further, I discovered what other public entities had used the Company Nurse program with similar services. I was impressed by both their experience and the significant cost savings they provided. I realized nurse medical triage would provide a dynamic fit with our JPA’s needs. Since our school districts are spread out over a large geographic region and we have employees that work at night, a centralized 24-hour call center would be able to field injury reports from all our locations, any time of day.”

The nurse-triage model has long been used by health plans to foster appropriate utilization of healthcare services. Plan members simply call a toll-free nurse hotline to obtain medical advice when they're unsure of what type of treatment they require for a particular condition. The nurse channels the patient to the most appropriate level of care, saving health plans significant medical costs. This same concept is now being applied in the WC arena with organizations reaping significant cost saving.



After researching several solution providers, SCSRM chose Company Nurse as its business partner, primarily because the vendor had a proven track record of success. It had in-depth expertise in working with public entities and delivered significant savings and program improvements to these organizations.

## Company Nurse: One Call, Three Solutions

Company Nurse’s “Day of Injury” services include three solutions: 1) timely, accurate injury reports, 2) a nurse’s medical expertise to triage injuries, and 3) advanced RTW technology and structured best practices.

### *1. Timely, Accurate Injury Reports*

During implementation, Company Nurse’s enrollment team met with SCSRM to discuss their WC challenges. Company Nurse then tailored its program to meet the JPA’s needs and objectives. They also provided SCSRM with promotional stickers and posters, which served to educate and remind supervisors and employees about the new WC process – all injuries would now be reported to Company Nurse’s call center.

“This represented a huge opportunity to educate our school and community college districts about WC best practices,” said Rhay. “We wanted to impress upon members the philosophy that it’s entirely possible to control costs and outcomes. Employees may inadvertently get injured, but we can still impact controllable factors, such as reporting injuries early and getting the injured employees prompt, quality care.”

“In the past, injuries were not always reported on a timely basis,” said Rhay. “Employees may have waited until injuries became worse before reporting it to supervisors, or managers may have been out or may have taken a few extra days to submit the appropriate paperwork. If too much time elapsed, late fees and penalties were involved. Now, there’s a higher rate of compliance with timely injury reporting since the nurse call center has been in place.”


Within minutes of an initial call, Company Nurse sends the first report of injury to the school district’s designated list of contacts, including the supervisor, WC liaison, claims examiner, and RTW coordinator. If the injured employee requires medical treatment, the nurse also sends an injury report to the medical provider. The immediate notification of all stakeholders allows each party to initiate their role in the WC process, enabling best-possible results.


“With Company Nurse’s call center, we now have a centralized injury-reporting process, which has enabled us to standardize the quality of injury information we collect,” said Mark Lane, RTW coordinator. “We electronically transfer this data to our claims department for improved efficiency.”

### *2. Nurse Medical Expertise: Triage of Injuries Enables the Best, Most Appropriate Care*

A key challenge in WC is ensuring each injury receives the care and treatment appropriate to its level of severity. Many supervisors are trained to respond to worksite injuries, but they are not healthcare professionals and should not be expected to make medical decisions. Many err on the side of caution, sending all injured employees – even those with minor injuries – to the emergency room, which results in unnecessary medical costs.

“Company Nurse’s call center gets a nurse involved at the front end of the WC process,” said Lane. “This prevents supervisors from having to make treatment decisions. Unlike nurse case managers, these nurses are specifically trained to assess and triage worksite injuries, ensuring employees receive the best, most appropriate level of care.”





“The nurses also have the medical expertise to offer simple first aid or self-care recommendations,” continued Lane. “As a result, 40 percent of incoming injury calls result in first-aid or report-only claims, meaning these employees did not require any additional medical care. This has helped to decrease our claims volume by 30 percent and reduced our overall program costs by 20 percent.”

During enrollment, Company Nurse obtained SCSRM’s list of providers and confirmed all contact information. When an injury is reported, the nurse has access to this provider list, so they can route employees to the providers and clinics most qualified to respond to the occupational injuries for a particular area or school district.

“With the nurse call center, we now have a service that benefits our employees and personalizes our response to their injuries,” said Rhay. “I previously worked for a school district, so I saw first hand that injured employees respond positively and experience a higher level of satisfaction if they’re able to speak to someone about their injuries.”

### *3. RTW NOW: A Centralized, Online Database of Modified Duty Assignments*

One of the biggest factors that can impact WC costs is the establishment of a structured RTW program, which includes the use of transitional work assignments to accommodate injuries and work restrictions. To benefit from this cost-saving opportunity, SCSRM implemented RTW NOW, Company Nurse’s Internet-based return-to-work system in July 2007.

SCSRM members are provided with a user logon to the system. They can then create job descriptions and transitional work assignments for their districts and departments, saving them to this online database, along with their unique policies, forms, and tools. By defining transitional assignments upfront, SCSRM members can facilitate improved RTW decisions and results.

“In the past, we experienced a high rate of lost time, indemnity expenses, and temporary labor costs,” said Lane. “Although the districts were aware of RTW objectives, they needed assistance in building a structured process to get injured employees back to work.”


“RTW NOW offers sophisticated case management and tracking tools to help manage overall RTW performance,” said Lane. “Using the online database, I can help districts to select an appropriate assignment for injured employees. We send the description of modified duty to the physician, who reviews and approves the assignment. This allows us to facilitate an immediate RTW outcome.”


“To further improve results, we leverage the system’s ‘RTW Tracker’ to monitor employee work status,” said Lane. “We can see who has returned to work, in what capacity (modified or full duty), and the total number of lost days. Districts use these tools to create a risk management action plan that reduces lost time, decreases the rate of litigation, and targets injury-prone areas for safety initiatives.”

“We are now bringing employees back to work sooner,” said Rhay. “We’ve found employees actually feel more comfortable recovering on the job. If they stay at home, they experience more uncertainty about their future and extended time-off makes it even harder to return. By working in a transitional assignment, employees stay active. Our districts are much happier to have workers in a productive state so quickly. This actually increases the rate of recovery and enables a smoother transition back to full duty.”

## **THE RESULTS: Decreased Claims, Reduced Costs**

SCSRM’s ultimate goal is to help school districts prosper in the business of education. By leveraging Company Nurse’s comprehensive “Day of Injury” services, SCSRM enables members to focus their time, attention, and





financial resources on students and classroom activities, rather than on risk and insurance management. In the end, Company Nurse's call center and RTW program enabled SCSRM to reduce claims by 30 percent and to decrease overall program costs by 20 percent.

“At first, several of our school districts were skeptical about using the nurse call center,” said Lane. “After experiencing the many benefits, however, they’ve quickly become the program’s biggest proponents.”

“We’ve worked with Company Nurse for almost two years now,” said Rhay. “We’ve been very pleased with service and actually improved our claims experience. The call center has quality nurse professionals, who care about our employees. These people are highly compassionate. They listen closely to the details of each injury and provide personalized care and attention to our employees—which goes a long way to showing our employees we care.”

---

About Company Nurse Recognizing that in workers' compensation the “Day of Injury” represents the earliest, most critical point at which organizations can exert the greatest control over the direction of their claims, Company Nurse provides an Injury Hotline solution that helps to positively impact medical care, claims costs, and return-to-work outcomes immediately following an injury. For more information, go to [www.companynurse.com](http://www.companynurse.com) or call (888) 817-9282.

---

**Company Nurse, LLC**  
8603 East Royal Palm, Suite 110  
Scottsdale, AZ 85258  
Ph: 888-817-9282  
Email: [dennisc@companynurse.com](mailto:dennisc@companynurse.com)  
Web: [www.companynurse.com](http://www.companynurse.com)

