



**WORKFINDERS** USA

## **Loss Mitigation Through Aggressive Return-to-Work**

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Specialists in Reducing Workers' Compensation Exposure for  
Employers, Carriers & TPAs  
For  
State-Comp and Longshore & Harbor Claims

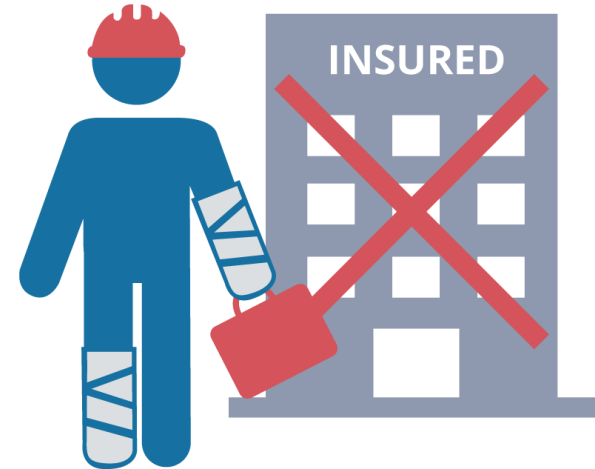
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# Types of Return-to-Work Claims



## Transitional/Modified Duty

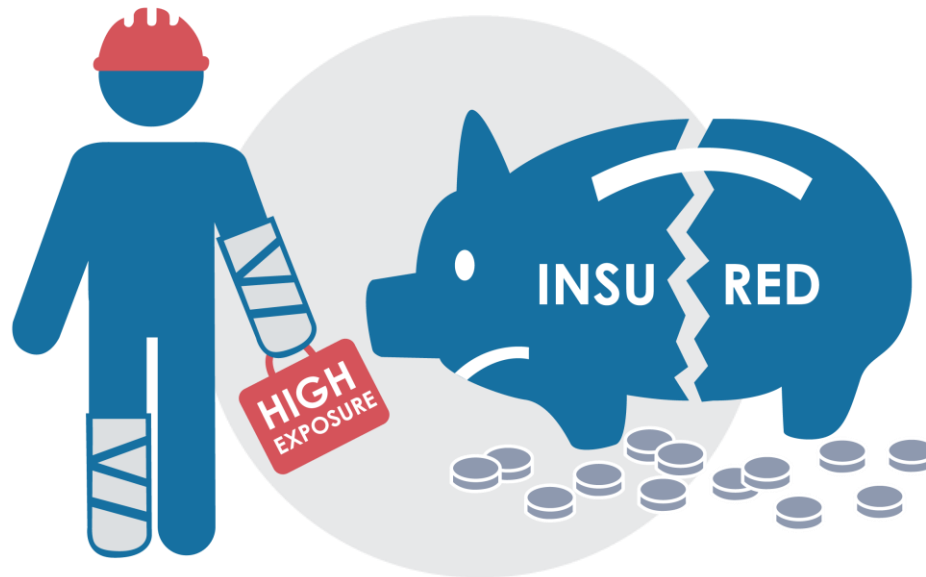
- > Claimant will eventually return to insured
- > Lighter/less serious injuries
- > About worker engagement/communication
- > Cost preventative
- > Popular RTW service w/ vendors
- > Simple, straight forward



## Permanently Restricted/Post-MMI

- > Claimant will NOT return to insured
- > Higher exposure/serious injuries
- > Not focused on enough by vendors
- > Cost control
- > Noncompliance-heavy
- > PTD possibility/lifetime benefits

# PERMANENTLY RESTRICTED RETURN-TO-WORK PROGRAM

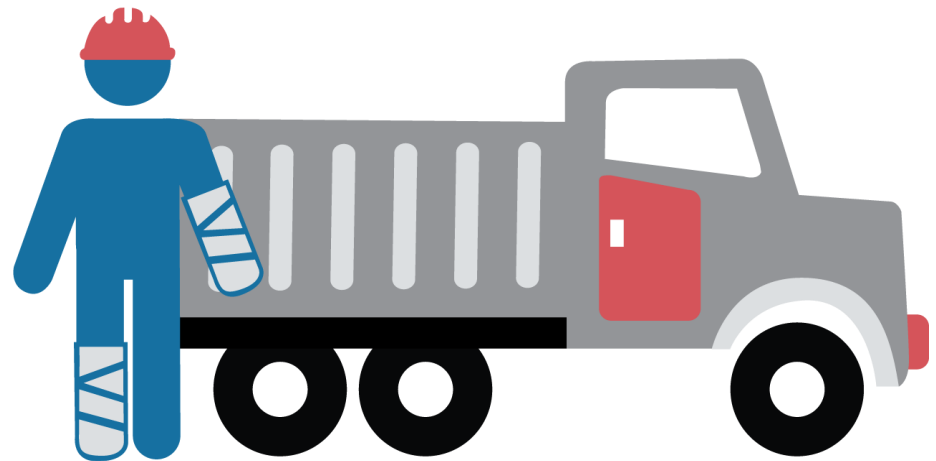


# Permanently Restricted RTW Claim Example

- > Delivery Driver
- > Ankle/Wrist; 10lbs lifting restriction (sedentary). Dr. clears to RTW
- > Insured cannot accommodate / Claimant never to RTW at insured
- > Indemnity benefits paid while out of work – 250/300/500 weeks @ 66% AWW
- > Great exposure for employer – six-seven figures!
- > Often Litigated, fighting to be PTD



**Cost Savings Strategy? Aggressive RTW!**



# Claimant Compliance with Return-to-Work...or *Lack Thereof!*

**GOAL: To close claims favorably when RTW is an impossibility**

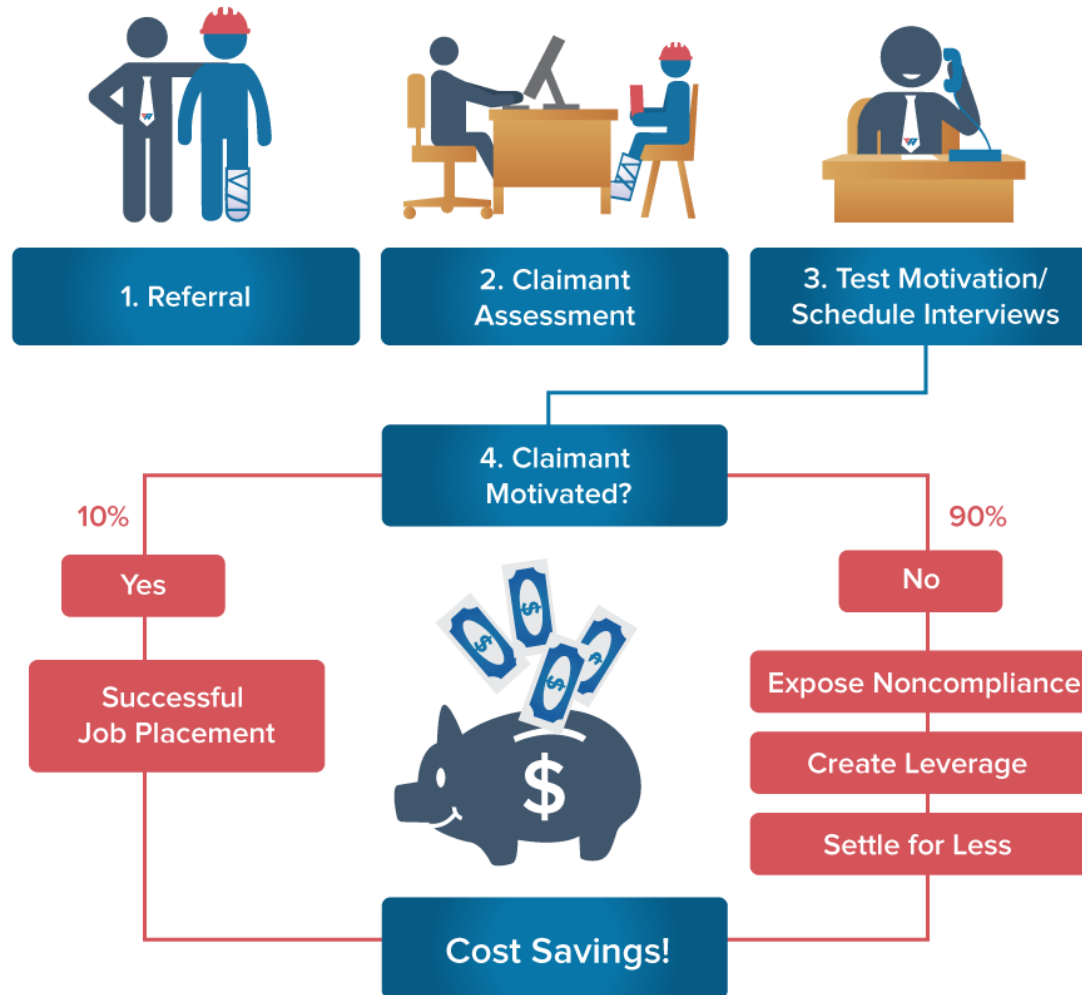
- > RTW = Noncompliance-Heavy
- > RTW **often** not about 'return-to-work' due to claimant noncompliance
- > About creating leverage for defense. Leverage = claim closure/settlement
- > Defense must test RTW compliance; **Aggressive job sourcing strategies needed**
- > Job Hire – Not the only favorable result!

Workfinders USA's Return-to-Work program is specifically designed to **counter claimant noncompliance** and supply leverage to our clients for favorable settlement while maintaining true bi-partisanship.

**A passive vendor is a terrible and costly mistake!**



# Workfinders USA Claim Flow Chart



# Job Sourcing & Development: Testing Compliance Level



# Job Sourcing



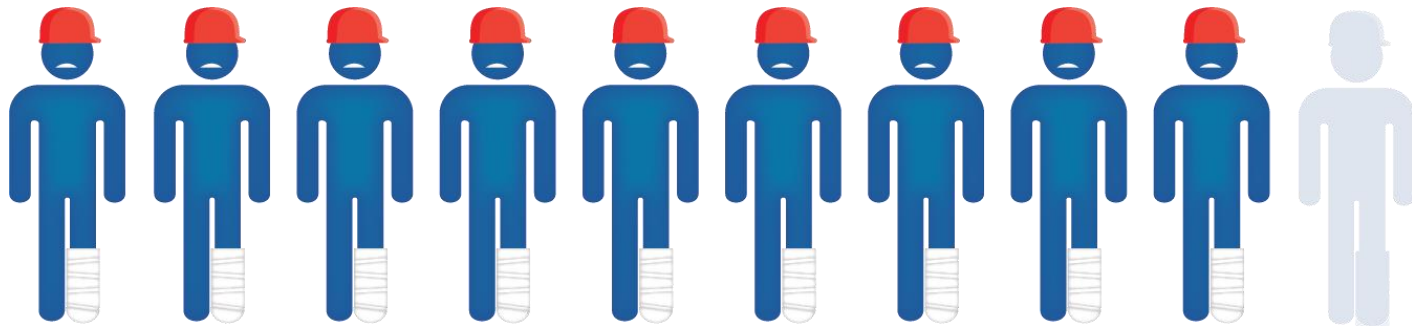
- > Most important aspect of Return-to-Work
- > Key to testing claimant motivation
- > Direct employer contact(s) required
- > Aggressive vs. Passive / Settlement vs. PTD
- > Do NOT rely on claimants to find jobs/interviews!

**How is your vendor finding jobs?**



# Exposing Noncompliance = Gaining Leverage

90%



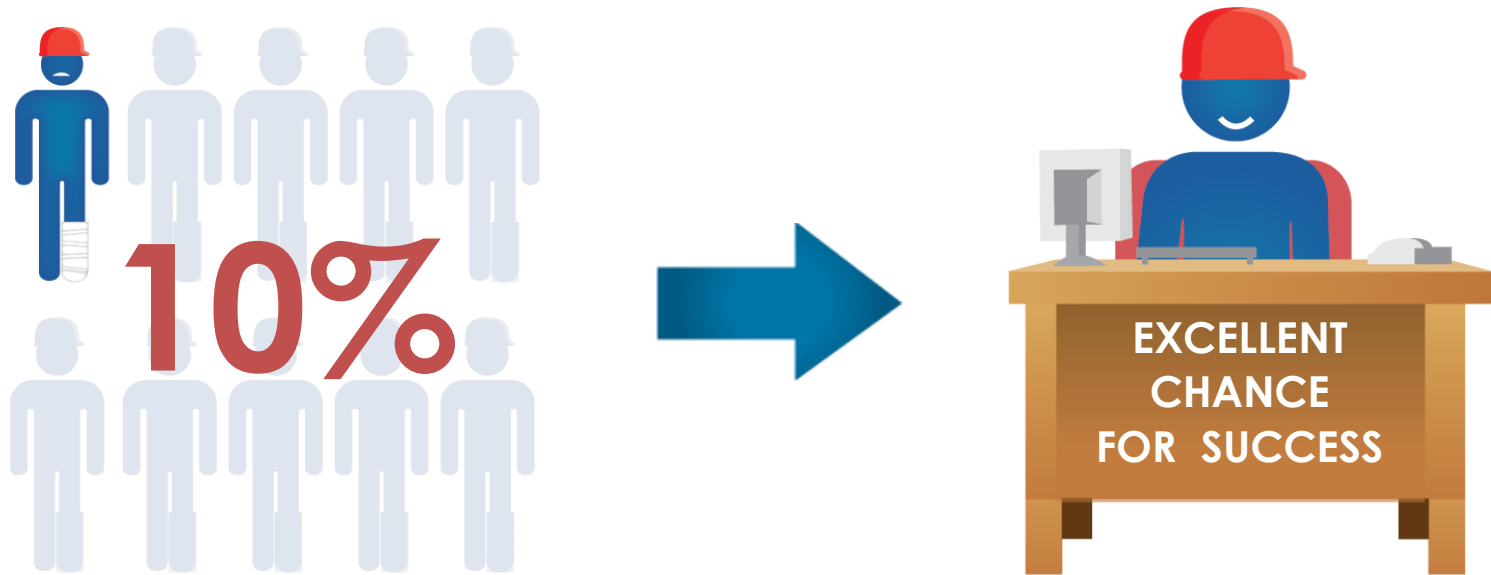
- > **90%** of the claims we work are noncompliant – claimants resisting returning to work
- > **Examples:** No-show, sabotage, embellished restriction needs, exaggerate medical, etc....
- > **Reasons:** Attorney-driven costs (settlement values), complacency, other reasons
- > **Strategy:** When RTW = Impossibility, shift focus away from job placement and onto exposing noncompliance

# Exposing Noncompliance – How Do We Do It?



See notes below

# We Find Meaningful Opportunities for ALL Claimants



- > We provide a viable opportunity for ALL claimants to return to work
- > Appx. 10% of claimants we work with are motivated/compliant
- > All job leads are pre-sourced and verified by us, **making sure of job availability and suitability**
- > Show up and get the job!

# We're Different. Here's How:



## We Assess

We get to know your injured worker. We assess limitations, previous job functions, and vocational background. Our Certified Rehabilitation Counselor/Voc. Expert conducts an assessment in person and shares with all parties.



## We Source Jobs Aggressively

We locate suitable, viable jobs FOR the worker through constant cold-calling. Other vendors may provide unverified job leads, or 'interview skills' hoping the worker finds a job on his/her own. Big mistake. We find the jobs ourselves via aggressive job sourcing. It's a lot more work but the only way to deliver RTW success.



## We Provide Interviews, not Job Listings

If your current vendor is not setting appointments for your workers to attend at employers, they are using a lazy RTW approach that only spins wheels. By scheduling interviews for workers, not only are getting the worker out of the house and in front of employers, but we are testing their RTW motivation!



## We Follow Up

Unlike most vendors, we go well beyond simply providing a list of job openings and hoping for a miracle. We ensure a successful outcome by following up post-interview with employers, ascertaining and documenting the results. We know the right questions to ask. Without follow-up, everything previously done goes for naught.



## We Test Compliance

How do you know if your injured worker shows up for interviews? Because we schedule interviews and follow up with hiring managers, we uncover instances of noncompliance – the feedback provided helps you build a strong negotiating platform.



## Constant Communication and Customer Service

We have heard stories of frustration due to poor/untimely communication/updates and a general lack of customer service from vendors. Workfinders USA prides itself on 4 hour window of communication. **Phone or Email, we will respond within 4 hours.** While on a case, when an update is received, we update all parties instantaneously. No more waiting days or weeks for an update any longer. We are quick and on top of is 24/7.

# Workfinders USA vs Competitors

WORKFINDERS USA	OUR COMPETITORS
 Source Suitable Jobs by Cold-Calling Employers	Source Jobs via Unreliable Online Job Boards
 Direct Claimant Advocacy to Hiring Managers	Little to No Claimant Advocacy
 Schedule Actual Job Interviews for Claimants	Only Provide Job Leads to Claimants
 Test Claimant's Motivation to Return to Work	Continuous Claimant Hand-Holding
 <b>AGGRESSIVE</b>	Passive

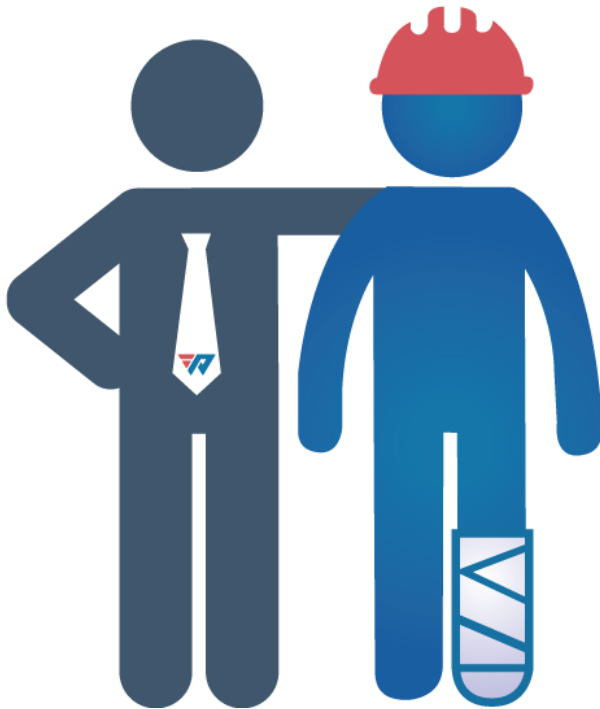
← Without advocacy, job details are not verified and claimant's restrictions are not communicated. Big mistakes!

← Crucial Difference!!  
Simply providing job leads places zero accountability onto the claimant!

← By scheduling interviews, we ask the claimant to physically show for an appointment. This is how we test motivation.

← The difference between favorable claim closure and PTD!

# Case Studies



## Case with National Carrier

- West Virginia Claim – Noncompliant w/ RTW
- Sedentary Restrictions

Maximum Exposure = \$1,000,000

Settlement = \$300,000

**SAVINGS = \$700,000**

## Case with National Assisted Living Company

- Illinois Claim – Noncompliant w/ RTW
- 35lbs. lift occ ; 20lbs. lift freq

Maximum Exposure = \$872,000

Settlement = \$57,000

**SAVINGS = \$815,000**

**We have many more case studies...just ask!**

# Workfinders USA Claim Flow Chart

## RTW COST SAVING SUCCESS

### CLIENT:

2015 Top 10  
(net premiums)  
National Workers'  
Compensation Carrier

### MISSION:

To reduce WC claim  
costs and exposure  
via Workfinders  
USA's aggressive  
RTW programs

### RESULTS:

In 18 months our  
client has experienced  
a net (after our billings)  
savings of \$1,900,000



NET SAVINGS IN 2015:

**\$1,100,000+**

NET SAVINGS IN 2016:

**\$800,000+  
...and rising!**

How much can we save you?  
Contact us to inquire about our  
free trial program for new clients.



The map displays the following state classifications:

- Favorable - Claimant Compliance with RTW Required (Green):** ME, VT, NH, MA, RI, CT, NY, PA, WV, VA, NC, TN, KY, IL, MI, WI, MN, SD, NE, CO, TX, LA, AL, GA, FL.
- Semi-Favorable - State Agency Involved (Orange):** WA, OR, ID, WY, ND, IA, MO, AR, MS, TN, SC, NC, VA, WV, OH, IN, IL, MI, WI, MN, SD, NE, CO, TX, LA, AL, GA, FL.
- Unfavorable - Claimant Compliance with RTW Voluntary (Yellow):** CA, NV, UT, AZ, NM, OK, KS, MO, AR, MS, TN, SC, NC, VA, WV, OH, IN, IL, MI, WI, MN, SD, NE, CO, TX, LA, AL, GA, FL.



## Client List



As Well As Various Carriers, Self-Insureds, TPAs and Defense Law Firms

Client Testimonials: <http://www.workfindersusa.com/client-testimonials>

# Are You Ready to Reduce Claim Costs?

Workfinders USA delivers comprehensive claim management wherever you are. No matter where you're located, Workfinders USA can deliver superior RTW services and unmatched cost savings. Call or write. You'll have an answer quickly – **within 4 hours**.

**Questions? Comments? Please email/call Bill Tucker, President.**

Contact info:



414 258 2349



[BillT@workfindersusa.com](mailto:BillT@workfindersusa.com)



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WORKFINDERS USA



**WORKFINDERS** USA

## **Transitional Return-to-Work Program**

*Specialists in reducing workers' compensation costs for carriers and employers through our Transitional Return-to-Work program*

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# Transitional Return-to-Work

## *All About Engagement and Communication!*

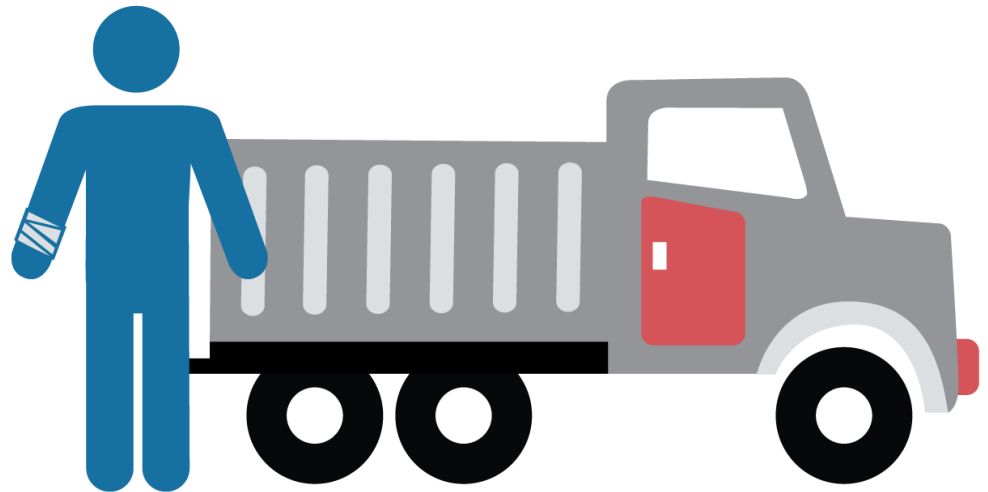


**GOAL 1:** To engage injured workers and ease them into suitable modified-duty positions

**GOAL 2:** To provide our clients with a stream-lined Transitional RTW program that focuses on communication and customer service – two things our competitors lack

## Transitional RTW Claim Example

- > Delivery Driver
- > Right wrist sprain/temp. restrictions of no lifting < 10lbs
- > Insured will eventually bring claimant back to work @ Full Duty
- > Placement at charity/non-profit in sedentary role
- > Often not litigated
- > Lesser exposure



## Transitional Claim Flow

1. Referral & Claimant Questionnaire
2. Employers/Non-Profits Contact
3. Claimant Advocacy to Hiring Managers
4. Transitional Placement
5. Constant Communication & Documentation

## Referral & Claimant Questionnaire

- Confirmation of referral within 4 hours of receipt and claimant reach-out same-day
- Engagement with claimant and introduction of Workfinders USA



# Employers/Non-Profits Contact

- Cold-Calls to local employers/non-profits
- Pre-source before Questionnaire





# Claimant Advocacy to Hiring Managers

- Speak directly to hiring managers
- Ensure job is open/viable/suitable

By verbally advocating on behalf of the claimant, we make sure the placement we are sourcing is 100% viable and suitable within the claimant's restrictions and skill level.

Unlike some competitors, we avoid common miscommunication mishaps by taking the extra time and speaking directly to employers.

There is little worse than sending a claimant to an unsuitable job!



# Transitional Placement

- Placement scheduled
- All parties notified
- Same-day follow-up







# Constant Communication & Documentation

- Weekly summary reports
- Claimant hour logs



## Workfinders USA vs. Competitors

WORKFINDERS USA	OUR COMPETITORS
 Constant (once or twice/week) updates	Infrequent updating/ poor communication
 Diverse use of non-profits	Use of same non-profit(s) in same areas
 3-5 day average placement time	Some offer placement w/in 1-2 weeks
 One charge per placement	Some vendors double-bill*

*\*Example: Mr. Claimant shows for his placement but the employer does not move forward as claimant lacks required typing skills, or the position is outside Mr. Claimant's restrictions. This is an obvious error by the vendor for not communicating Mr. Claimant's skills and restrictions thoroughly. Some vendors may charge for this failed placement as well as the next placement attempt. Workfinders USA will never bill in this situation nor would we make this mistake in the first place!*

As explained earlier, the process for Transitional RTW is straightforward and relatively simple. Where Workfinders USA separates itself from other competitors is our communication and customer service, including confirmation of referral within 4 hours and beginning to source for placement same-day. Plus, we keep all parties involved and updated constantly throughout the placement process.

## Transitional RTW FAQs



- > **#1 What is Turn-Around Time for Placement?**  
Our goal is to schedule a placement 3-5 days after referral
- > **#2 How Long are Transitional Placements?**  
We let the employer know anticipated date of RTW for the claimant. If unknown, we tell employers 60-90 days
- > **#3 Does Your Transitional Program Work in Every State?**  
Most states are favorable. Favorable = Claimant must cooperate
- > **#4 What Happens if Claimant Fails to Cooperate?**  
We notify the client and seek file closure
- > **#5 Turn-Around Time for Initial Claimant Contact?**  
We reach out to the claimant **same-day** as day of referral

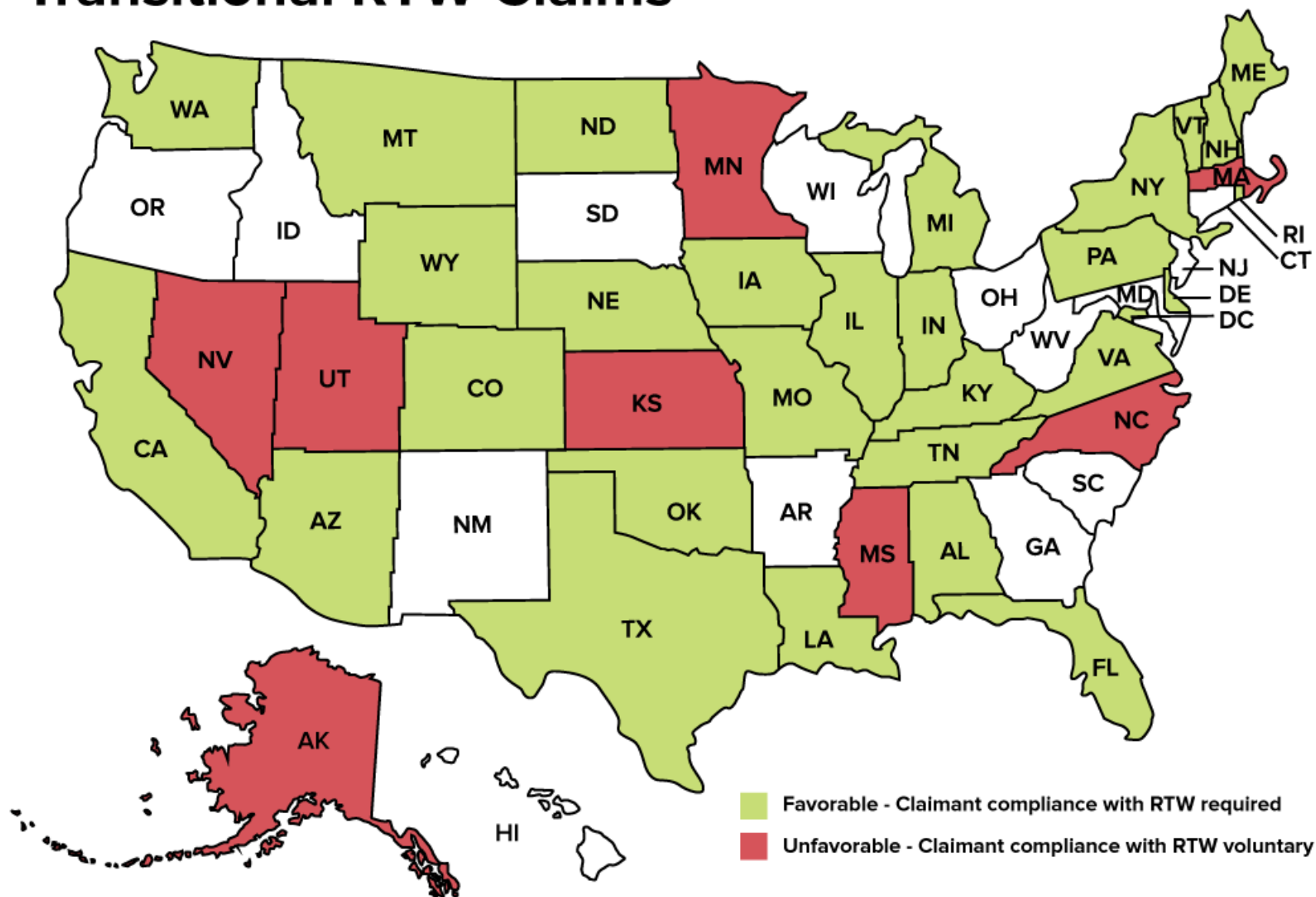
## Viability of a Referral

- > Released to work with temporary/modified restrictions
- > Claimant still an employee of insured
- > Insured will bring claimant back to work @ Full Duty
- > Litigated: Yes or No

**Workfinders USA is always willing to discuss the potentiality of a referral at *no charge*.**



## Favorable/Unfavorable Jurisdictions for Transitional RTW Claims



## Client List

Our Partial Client List Includes:



As Well As Various Carriers, Self-Insureds, TPAs and Defense Law Firms  
Client Testimonials: <http://www.workfindersusa.com/client-testimonials>





WORKFINDERS USA

# Client Testimonials

[www.workfindersusa.com](http://www.workfindersusa.com)

**“ Both the employee and the employer benefit, a win-win! ”**

I have worked with Bill on a couple of projects which achieved outstanding outcomes. Bill and his team are aggressive in finding opportunities, respectful of the injured worker, and get results by proactively scheduling interviews and following up with the potential employers.

I have been impressed in the approach to identify the employees interests and leverage the employees skills and experience with those interests to find great positions. Both the employee and the employer benefit, a win-win! Bill, thank you and your team for outstanding service and great results. I look forward to working with you on projects in the future.



**Sean Mastin, ARM**  
Risk Manager at Roto Rooter

**“ I would highly recommend WorkFinders for any claim. ”**

Mr. Tucker: Thank you for your efforts recently in attempting to place an employee back in the work force. Your aggressive approach and style as well tireless approach was effective and productive. You and your company provided thorough feedback and your communication with both the employee and myself was excellent. Your professionalism during the process was greatly appreciated. I would highly recommend WorkFinders for any claim where there is a need to place an employee back in the workforce.



**Anthony Carone**  
Attorney at Pion, Johnston, Nerone,  
Girman, Clements & Smith, P.C.

**“ I am pleased with the efforts made by Workfinders. ”**

I am pleased with the efforts made by Workfinders. They are very aggressive in finding new employment opportunities for injured workers and keep the employer informed as to their efforts.



**David Schoenfeld**  
Partner at Bonner Kiernan Trebach & Crociata, LLP

**“ I have seen significant cost mitigation results working with Bill and his team. ”**

I have worked with Bill Tucker and his Workfinders USA staff on several projects and with several different programs. I have been impressed each time by their aggressive and objective approach to managing job search, market surveys and vocational rehabilitation services. Bill takes the time to review each case and determine the viability of service alignments and placement opportunities. He is candid as to whether he can make an impact and improve outcomes, typically for a win-win scenario for all parties. I have seen significant cost mitigation results working with Bill and his team.

Bill and his team will partner with all parties and work diligently to align the opportunities in a step-by-step manner, coordinating the process through placement. If a candidate is not motivated to resume work, Bill's team will diligently document the activity and report the results. Based on my experience, I would not hesitate to recommend Bill and Workfinders USA.



**Christina Bergman, CWCP, CHRS**  
Managing Consultant at Aon

**“ Bill provided constant updates and was always available and responsive. ”**

Bill provided constant updates and was always available and responsive. We would use WorkFinders again for vocational rehabilitation.



**Brian Hindman**  
Attorney at Wiedner & McAuliffe

**“ Bill has provided great results in some of the most challenging situations ”**

Bill has provided great results in some of the most challenging situations that I have ever encountered. I always think about Bill when I come across these situations, because I know he can always help me get the best result.



**Lynne Gibbons**  
Claim Representative II @ Society Insurance

# Are You Ready to Reduce Claim Costs?

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