Many employers feel that they have no control over the workers' compensation process once a worker has been injured. In South Carolina, however, employers can direct one of the most crucial aspects of the claims process.

State law gives every employer the right to select an "authorized treating physician" for its organization. The law further requires that employees must use this physician for initial diagnosis and treatment, except when "time is of the essence" in life-threatening traumatic injuries.

In spite of the ease of creating what is also called a "preferred provider" program, few organizations take full advantage of this opportunity to begin managing claims even before SAF receives the 12-A.

First, look at the accidents occurring in your workplace. The monthly and quarterly reports sent by SAF offer detailed information on the types and frequency of accidents your organization has experienced. Are you dealing with sprains and strains, or more serious injuries?

Then, find a local physician who specializes in "occupational medicine." Develop a dialogue to see if he/she will provide diagnosis and treatment which is suitable for the type of workplace injuries your organization is experiencing. Can the appropriate documentation be submitted to satisfy state law and provide your adjuster with the information needed to make critical decisions regarding the claim in a timely manner?

Another consideration is the issue of "return-to-work." No injured worker should go back to work after an injury (in any capacity) without knowing what job activities he/she can perform, particularly requirements to lift, bend, carry, stand, walk, sit, etc. By the employer providing an injured worker's position description, the doctor can make an informed decision as to whether an employee should return-to-work, and in what capacity.

Once the physician(s) has been designated, then communicate to employees that they must use that doctor as the first source of treatment anytime they have an on-the-job injury. Create a policy statement requiring immediate notification of accidents, as well as, the use of the preferred provider for initial diagnosis and treatment. Have employees sign a written acknowledgment.

Editor's Note: This article provides an overview of the activities involved in the process of a developing a "Preferred Provider" Program. For more details, please call Janis Howard at (803) 737-8171.
You Be The Commissioner

Editor's Note: This column will be a recurring feature, and will highlight actual SAF cases and the resulting decisions handed down by the South Carolina Workers' Compensation Commission.

The Case:
A Chief of Police for a small town was injured when he was riding a Fire Department truck, which was involved in an accident.

While it was his normal duty to direct traffic and otherwise assist at the scene of a fire, he had previously been instructed (at least twice) not to ride on the fire truck.

The Question:
Are the Chief's injuries compensable, given that the Town's written policy directs police officers to go to the scene of a fire in their own vehicles.

The Legal Issue:
Did the Chief take himself out of the "course and scope" of his employment by continuing to ignore written policy and specific orders?

From The Editor...

I thought I'd take a moment to inform you of a major change that has taken place regarding the way that SAF pays bills for services provided to injured workers.

The IRS and the SC Comptroller General's Office are now auditing medical bills to verify that the billing name and Taxpayer ID number submitted on the invoice match the name and number found in IRS records. In some cases, these do not match — usually as a result of mergers and changes of ownership.

When a name and/or number do not match, the bill can not be paid until a new, corrected invoice is submitted.

While SC state government is the first entity to be audited, all insurance companies will eventually be required to verify tax information prior to paying medical bills.

SAF has completed and distributed a tutorial on how to expedite payment of medical bills to all providers we serve. To receive a copy, please call me at (800) 521-6576 or (803) 737-7546, or drop me a line at:

PO Box 102100
Columbia, SC 29221-5000.
Information Management Made Manageable

In today’s fast-paced business world, we often hear futurists talk of the “Information Age” and the “Information Super Highway.” Recent developments have increased not only the speed with which we can produce, process, and transmit information, but also the amount of information each of us has to review and digest on a daily basis. As technology advances, the greatest challenge is no longer “how to obtain information,” but rather “how to manage the information we receive.”

Monthly or quarterly reports have been the major source of organizational information on which management has based critical decisions. The accuracy, format, and timeliness of this data has allowed management to capitalize on opportunities and avoid disasters.

The State Accident Fund provides you with periodic reports designed to assist your organization in achieving our common goal of managing workers’ compensation costs.

On a monthly basis, SAF prepares an “Employer Accident Report” for all members having claims activity during the preceding month. This report shows how many claims were received, opened, and closed during the month. Detailed information is also included on each open claim as to medical and disability payments made, total claim cost (to date), and reserves allocated to the claim for future expenses.

This report provides premium representatives with a detailed accounting of actual and projected claims costs, which will eventually affect future premium expenses.

Claims representatives can use the report to confirm the compensability status of a new claim, verify the payment of medical bills or disability income on an open claim, or monitor reserve activity.

Each quarter, members also receive a more comprehensive version of the monthly report, featuring detailed analyses on total organizational payouts for medical expenses and disability income, types and frequency of injuries, and other employment-oriented information which can be beneficial to management and loss control personnel in forecasting trends and possible training needs.

These reports are provided to members at NO cost, and are mailed to your organization’s premium contact person. We encourage you to read and distribute these reports to any member of your organization who could benefit from the use of this data to better manage your workers’ compensation expenses.

To obtain more information on your reports, please call Shawn Holman at (803) 737-8115.

External Surveys Are Coming

In the next several weeks, we will be sending out surveys to a random sample of SAF members asking you to rate the level and quality of service we provide.

Please take a few moments to tell us what you think about the work we do for your organization. What can we do to make your management of claims easier and more cost-effective?

We value your comments and suggestions.
State Accident Fund Quick Reference Directory

Note: all area codes are 803, except as noted

Toll Free / (800) 521-6576
Switchboard / 737-8100
Mailing Address / PO Box 102100, Columbia, SC 29221-5000
Claims Fax / 731-1428
Administration & Member Services Fax / 737-8057
Legal Fax / 731-1421

Your Non-Lost Time Adjuster ________________ Phone _____________
Your Lost Time Adjuster ________________ Phone _____________
Director........................................................................................................ 737-8138

Functional Team Leaders

Accounting and Budget................................................................. 737-8135
Claims Services................................................................. 737-8171
Investigations................................................................. 737-8170
Information Services................................................................. 737-8102
Legal Services................................................................. 737-8155
Member Services................................................................. 737-8115
Premiums, Audits, and Classifications........................................ 737-8111
Safety and Loss Control................................................................. 737-8113
Training and Development................................................................. 737-7547
ATTENTION EMPLOYERS!!

A limited number of seats are still available for the State Accident Fund’s **Workers’ Compensation Employer Seminars** for—


The seminars focus on the practical application of the South Carolina Workers’ Compensation Act, as it relates to your involvement in the reporting, processing, and management of on-the-job accident claims.

Individuals attending these 2-day seminars will gain a basic education in both the claims filing and management processes, as well as, the impact of accident claims on the cost of premiums. Additional time is also allocated for participants to meet with SAF staff members to discuss specific areas of concern.

To register, complete the attached registration form and send it with your payment of $40.00 (check or purchase order) to:

State Accident Fund  
Attn: WCES  
PO Box 102100, Columbia, SC  29221-5000

Confirmation, lodging information, and a map will be issued upon receipt of payment. Registrations are transferable, but not refundable. Contact Walter Caudle at (803) 737-7546 for additional information.

### Workers’ Compensation Employer Seminar Registration Form

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We Can Help With Workplace Safety

One of the primary responsibilities of a workers' compensation system is to provide effective workplace and illness prevention programs. To that end, SAF's Safety and Loss Control Division offers a variety of services to help you maintain a safe workplace.

By providing our members with proactive, cost-effective assistance, SAF can help reduce the number of on-the-job injuries, which ultimately will reflect in lower claims costs and premium rates. All services are provided at no charge.

After conducting a on-site workplace survey, a safety consultant will provide a comprehensive written report identifying safety and health hazards, as well as, recommendations to bring you in compliance with state and local codes and standards.

SAF consultants will also perform limited on-site training. Training programs are designed to familiarize employees and management with safety and health procedures while stressing the importance of recognizing workplace hazards and dealing with them effectively. The Safety and Loss Control Division will also work with our members to tailor programs to meet individual needs.

In addition, SAF has a video library covering different topics in the areas of occupational safety and health. These tapes are ideal for supplementing or reinforcing knowledge gained in formal training classes. SAF members may borrow from the library for the cost of insured mail and return postage on borrowed tapes. Call Ray Coleman at (803) 737-8113 for details.

FUNDAMENTALS
State Accident Fund
PO Box 102100
Columbia, SC 29221-5000