Welcome New Policyholders!

BARWILL COUNTY NURSING HOME
BARWILL, SC 29812
CHESTER COUNTY RESCUE SQUAD
CHESTER, SC 29706
DAUPHINSE ISLAND FIRE DISTRICT
DAUPHINE ISLAND, SC 29915-0000
LANCASTER COUNTY CHILDREN’S
COUNCIL
LANCASTER, SC 29720
PARKER SEWER & SUB DISTRICT
GREENVILLE, SC 29611
PIEDMONT PUBLIC SERVICE DISTRICT
GREENVILLE, SC 29673

Thank You!

What really causes WC cost to rise...

(Continued from page 1)

to keep their return-to-work programs during layoffs, because the absence of such pro­
grams increases the costs of workers’ comp, states Pimental.

And something else to consider: If an injured employee is not laid off but sees his
return-to-work programs during layoffs. because the absence of such pro­
groups increases the costs of workers’ comp, states Pimental.

Some employers do this even in good economic times: When an undesirable employee
is injured, the employer may use this as a way to get rid of the employee permanently.

In a layoff situation, the idea is even more appealing because no employer wants to lay
off a hard-working, healthy employee in order to keep an undesirable employee who is not
on workers’ comp, he notes.

However, Milt Wright & Associates encourages employers not to resort to this
“popularity contest” when bringing people back. The reason: “It is an extremely expensive
way to get rid of someone,” he states. In fact, it may be the most expensive way.

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FYI: The National Council on Compensation Insurance, Inc (NCCI) announced at
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way to get rid of someone,” he states. In fact, it may be the most expensive way.
In the first two segments of this series we covered several of the forms that are generated as part of a typical claim. In this segment I want to discuss the final form normally filed on a claim, the Form 19-Status Report and Compensation Receipt.

This form is sent to the injured worker at the very beginning of the claim process to inform the worker that their claim has reached maturity when no further medical treatment is assigned. In these cases the injured worker is paid a settlement. The claimant has reached the point where they are unable to work and the employer determines that the injury is permanent.

The ABCs of Workers' Comp

Form 15, Temporary Compensation Report: When the insurer begins to pay any other temporary or permanent partial disability, salary in lieu of temporary disability, or when the compensation rate changes the employer's representative shall complete Section I of the Form 15 and serve the Form 15 on the injured worker with the first compensation check. The insurer's representative must file the Form 15 with the Workers' Compensation Commission within ten days of the date of first payment of compensation. When compensation is terminated or suspended during the first one-hundred fifty days after the employer has notice of the injury, the employer's representative shall complete Section II of the Form 15 and file the form immediately with the Workers' Compensation Commission and shall serve two copies of the form on the injured worker with documentation attached as to the reason for termination or suspension. The injured worker may request a hearing to dispute the termination or suspension of temporary compensation by completing Section III of the Form 15 and filing it.

If you have a question about a particular form, please contact your adjuster. I am certain that if we work together we can reduce the number of form related fines in the future.

The ABCs of Workers' Comp

Part 3:
The signed form is then filed with the Workers' Compensation Commission to close the file.

How can you help us with this form? If you are aware of a settlement simply remind the injured worker of the importance of him or her signing the form and returning the form.

Why is the timely filing of this form so important? The forms are a requirement of the SC Workers' Compensation Law. All fines that are submitted against each claim become part of the final settlement.

If you have a question about a particular form, please contact your adjuster. I am certain that if we work together we can reduce the number of form related fines in the future.

A New Millenium, A New Dedication to Safety

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SC State Accident Fund's Quarterly Workers' Compensation Report

We're on the web!

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THE SAF SOURCE

By William Atkinson

What happens to workers' comp cost when companies announce downsizing or layoffs during the next few months? You expect them to go down because the employer has fewer employees. In many instances, however, this isn't what happens. Because workers' comp rates may not be reduced, the employer may actually increase, despite having fewer employees.

What is the most important result of workers' comp rate increases? "Most people would say that employers with a high rate simply reduce their returns-to-work programs. " However, employers faking injuries is not unusual and some companies might want to believe."

Another reason workers' comp cost can increase is the employer's need to tell workers they are less likely to recover fully. The rationale: Why bring back a non-laid-off injured worker to light-duty employment when it means having to pay a perfectly healthy unrestricted worker?" Instead, the employer is more likely to tell the worker who is not laid off but who is not on workers' comp that he can come back when he has recovered 100 percent of his usual duties."

What happens to workers' comp cost come back to work? If they have no job to come back to, these employers are less likely to recover quickly because workers' comp becomes the only viable source of income. "In addition, doctors are more hesitant to release patients with workers' comp because they have no work to return them to," he adds.

Compounding the problem is the fact that during downsizing, many employers eliminate or reduce their return-to-work programs. The rationale: Why bring back a non-laid-off injured worker to light-duty employment when it means having to pay a perfectly healthy unrestricted worker?" Instead, the employer is more likely to tell the worker who is not laid off but who is not on workers' comp that he can come back when he has recovered 100 percent of his usual duties."

Accurating the problem even more is this: Since the return-to-work program is really part of the therapy and recovery process, employers and employees a lot longer to recover at home where they have no job waiting for them. The result is that the new "smoother" benefits of the return-to-work program. "We encourage employers to have work for injured employees. They have no work to come back to!"