

Why?

Why Select an Occupational Health Clinic or an Occupational Medicine Physician?

Because it's important to have a high-quality occupational health provider.

- Scarcity and Cost of Valuable Human Capital
- Maximize Workforce Productivity
- "Employer of Choice" Goal
- It's Ethically and Morally Right

Because your occupational health clinic and your occupational medicine physician is one of your most valuable assets in:

- Managing your Worker's Compensation Program
- Preventing Worker Disability
- Controlling Worker's Compensation Costs

Because Worker's Compensation Costs can impact your ability to compete.

- U.S. Direct Costs = over \$46 Billion Annually
- 1.5% of Payroll
- Total Costs = over \$200 Billion Annually (Direct & Indirect)
(even though frequency of injuries is down 40% since 1990)

- 1985-1992 – Skyrocketed
- 1993-2002 – Moderated
- From 2003 to ? – Last 3 years have seen increase of 50%
- Work Comp now accounts for \$.67 of every \$1 spent on Casualty Insurance

Workers' Compensation costs are made up of:

- Medical Care
- Wage Replacements (Indemnity)
- Impairment Awards
- Attorneys' Fees
- Administrative Costs

Medical Costs = 59% of W.C. Costs

Physicians
Surgeons
Clinics
Hospitals
Radiology
Pharmacy
Rehabilitation

Non-Medical Costs = 41% of W.C. Costs

Wage Replacement
Impairment Awards
Attorneys' Fees
Administrative Costs

Occupational Health Clinics/Physicians exert control over all these Workers' Compensation costs.

Medical Costs – Direct Control

Non-Medical Costs – Direct & Indirect Control

Why Select an Occupational Health Clinic
or an Occupational Medicine Physician?

Because You Can!

**Indiana is an Employer Choice State
Exercise the Right Diligently**

Employer Choice of Provider

Estimated that this Feature Alone Reduces Worker's Compensation Costs by

16% to 24%