



Serving the Workers Who Serve Our Communities

Workers' Compensation Insurance from United Heartland

The complex landscape of the social services sector is shaped by a number of trends that are placing new demands on the leaders of social and human services organizations.

- Growing employment sector
- An aging population and aging workforce
- Shifting funding streams and regulations
- Growing emphasis on customer-centric care
- Impact of health care reform

UnitedHeartland.com
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 **UnitedHeartland**

Part of the AF Group

United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.



At United Heartland, we recognize that no two human services organizations are the same. They vary by the needs of the individuals served and the range of services provided, which can be varied and complex. We're specialists in workers' compensation and have experience and success in handling the unique needs of social services organizations.

Your organization will benefit from our service-oriented approach to underwriting, claims and loss control as we design an insurance program focused on lowering your cost of risk.

Specialization with You in Mind

United Heartland understands the challenging workers' compensation exposures facing those in the social services industry, including:

- Assisting, transferring, repositioning individuals
- Combative individuals
- Slips, trips and falls
- Skills training
- Manual material handling
- Repetitive motion

- Maintaining safe work environments across varied settings

We have tailored our loss control and claims programs to address these issues and more.

Loss Control – Our Approach to Injury Prevention

Personalized service strategies are the hallmark of our loss control philosophy and a proven approach that brings our safety expertise to your organization. With an average 20 years of experience, our loss control professionals will meet with you prior to quoting, which allows us to understand your company, your specific loss drivers and your safety needs. Together, we will develop customized programs to help you reduce and eliminate injuries.

Our specialized loss control programs for human services organizations include assessments and guidance in the following areas:

Safe assistance, transfer and repositioning of individuals

- Behavior management for aggressive, combative or violent behaviors
- Slips, trips and falls
- Floor cleaning techniques
- Ergonomics
- Early return-to-work programs and modified duty
- Motor vehicle safety
- Safety programs
- Pre-hire screening
- Supervisor and management training

24.8%

United Heartland's overall average claims costs were 24.8% below the industry average from 2012 to 2016.¹

Claims Management – A Fully Integrated Approach

When injuries occur, you want experts handling your claims, and United Heartland has a long history of claims excellence. With an integrated claims management approach, we focus on quality outcomes, medical management and expense management with the goal of providing the best customer experience.

Quality Outcomes: We take an aggressive and comprehensive return-to-work approach by getting your injured workers back to work while ensuring that lost time expenses and medical care are managed effectively. Each claims team has a nurse case manager available to collaborate with other claims professionals, at no extra cost to you, to ensure a healthy recovery for your injured worker.

Medical Management: Our medical management strategies provide leading-edge tools, processes and technologies focused on returning your injured workers to a healthy, productive lifestyle while managing the total cost of the employee's care and claim duration. By partnering with United Heartland, you will benefit from innovative tools, such as Care Analytics®, which aids in identifying problematic treatment, overutilization of medical care and potential narcotic drug overuse.

Expense Management: Our expense management philosophy features tight controls for litigation and vendor management. We frequently use the expertise of our own staff legal counsel, nurse case managers and fraud investigation services which results in increased cost savings for you. Our overall average claims costs were 24.8% below the industry average from 2012 to 2016.¹

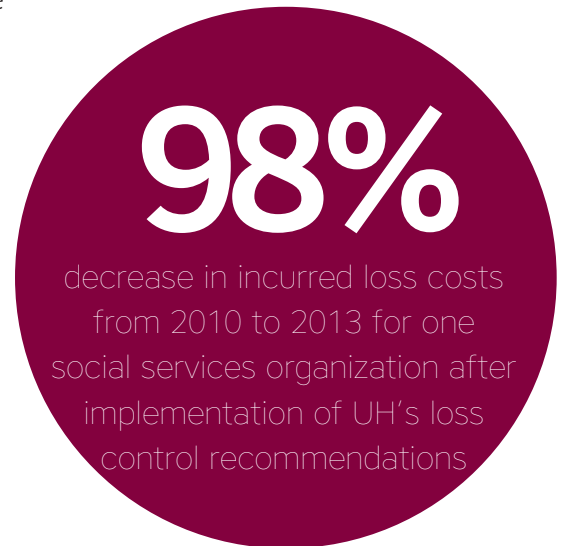
Customer Experience: Service is our highest priority. As a United Heartland customer, you will have a designated claims team whose average caseload is lower than our industry peers. This allows us to provide the personalized attention and high-touch experience you deserve.

Targeting Aggressive Behaviors Brings Results for Customer

In 2010, we partnered with a Missouri-based social services organization, which offered residential care, day treatment and foster care programs. Combative and aggressive client behaviors were the leading cause of employee injuries for the customer and gaps within their existing injury management systems were leading to lost-time claims and increased loss costs. Our team set two goals:

- **Reduce frequency of combative/aggressive client claims by 25%.** This would be accomplished by conducting a deeper analysis of the current behavior management program, de-escalation techniques and employee training systems.
- **Reduce overall workers' compensation loss costs.** This would be achieved by consulting on ways to improve timely claims reporting, improve medical provider relationships through the use of Care Analytics and establish a list of modified/light-duty jobs.

By 2013, as a result of United Heartland's collaborative efforts with the customer, we were able to achieve the following results:



- **53% decrease in claims frequency** with total claims falling from 17 in the 2010 to eight in 2013.
- **98% decrease in incurred loss costs** during the same period, from \$238,665 in 2010 to just \$6,048 in 2013.
- **67% reduction in injuries from combative/aggressive client behavior** (from 9 in 2010 to 3 in 2013) and a **99% decrease in associated loss costs** from these claims (from \$181,102 in 2010 to \$1,635 in 2013).
- **100% decrease in indemnity claims** with zero occurrences in 2013, compared to seven in 2010 and a **93% reduction in average claims costs** from \$11,365 in 2010 to \$756 in 2013.

United Heartland's efforts and the customer's commitment to follow through on our recommendations helped them make significant progress in reducing their overall work comp costs and reduce claims related to combative/aggressive behaviors from their clients.



Work Comp Solutions That Work for Your Social Services Organization

We've made it our business to know your business. You can count on United Heartland to provide the right insurance program, loss control and claims services you need while you focus on providing the important services so vital to the communities in which we live.

Contact us today to begin your partnership with the workers' compensation specialists at United Heartland.

¹ Based upon UH accident year data from 2012-2016 (excluding medical only loss amounts) and 2012-2016 industry data from NCCI, WCIRB (CA), NYIRB and NJCIRB.

