



The Right Care for Your Health Care Organization

Workers' Compensation Insurance from United Heartland

Health care is becoming more challenging each day, with changing laws and regulations, dramatic innovations in medical technology, and heightened expectations from patients and employees alike.

UnitedHeartland.com
1-800-258-2667

UH UnitedHeartland

Part of the AF Group

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

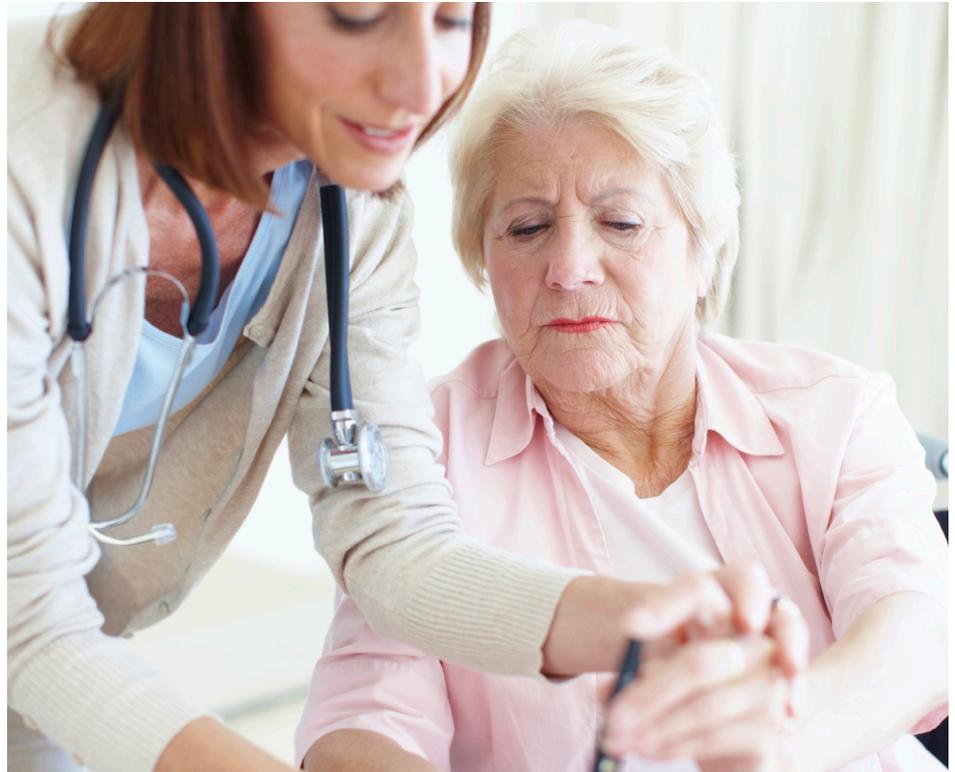
In the midst of these changes, it is imperative to have a workers' compensation partner that understands the health care industry.

United Heartland specializes in workers' compensation. In fact, it is the only line of insurance we write. With our focus on workers' compensation for health care companies, we are a strategic partner in helping improve the safety of your operations, while reducing claim costs and getting your employees back to work as quickly as possible.

We have experience and success in handling the unique needs of the health care industry, from small rural entities to larger, more complex organizations. We're also experts in managing the risks inherent to ancillary operations in health care, including:

- Food service
- Laundry services
- Maintenance
- Environmental services
- Medical transport
- Volunteers

Your organization will benefit from our service-oriented approach to underwriting, claims and loss control, as we design a customized insurance program tailored to lower your cost of risk.



Specialization with You in Mind

When it comes to workers' compensation exposures in health care, United Heartland is well-versed in the challenges you face, including:

- Safe patient handling and mobility
- Slips, trips and falls
- Combative patients
- Repetitive motion
- Occupational diseases
- Manual material handling

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

Loss Control: Our Prescription for 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 of 20 years of experience, our loss control professionals will meet with you prior to quoting, which allows us to understand your company and your safety needs. Together, we will develop customized programs to help you reduce and eliminate injuries.

Our specialized loss control programs for health care include assessments and guidance in the following areas:

- Safe patient handling and mobility
- Ergonomic/manual material handling
- Behavior management for aggressive, combative or violent behaviors
- Motor vehicle safety
- Slips, trips and falls
- Safety programs
- Early return-to-work programs
- Pre-hire screening
- Supervisor and management training

Claims Management: A Fully Integrated Approach

When injuries occur, you want an expert handling your claims, and United Heartland has a long history of claims excellence. Our highly experienced team uses innovative claims management strategies to return injured workers to good health and productivity. With an integrated claims management approach, we focus on quality outcomes and medical and expense management, with the goal of providing the best customer experience.

Quality Outcomes: We aggressively investigate and seek early return-to-work on every claim, including those that are medical-only. 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 that focus on returning your injured workers to a healthy, productive lifestyle, while managing the total cost of your employee's care and claim duration.

Expense Management: Our expense management philosophy features tight controls for litigation and vendor management. We frequently use the expertise of our own legal counsel, nurse case managers and fraud investigation services, resulting 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 UH 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.



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¹Based 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.

How UH Makes a Difference

In April 2010, United Heartland partnered with a health care provider that had an extensive hospital and clinical network, home health and hospice care operation, critical care services, long-term care facilities and a network of pharmacies. Safe patient handling and mobility (SPHM) claims were the leading cause of employee injury for the organization.

Our loss control representative met with the health care account’s key leadership and outlined a plan that would focus on the loss-leading injuries related to patient transfers with the goal of reducing SPHM-related injuries by 30% over a three-year period. A secondary goal was to implement a comprehensive injury management program to help reduce indemnity claims and related loss costs. During the first few months, several meetings and training sessions were held with the customer to discuss loss trends, to identify where improvements could be made and to distribute UH’s resources through the health care provider’s extensive network.

The chart below shows by focusing on improvements to the SPHM program, UH helped our customer see its SPHM claim frequency and loss costs, as well as its overall claims frequency, incurred loss costs and indemnity claims drop significantly in just three years.



SPHM Impact on Claims Costs

	2010	2013	% Decline
SPHM Claims	33	11	67%
SPHM Loss Costs	\$316,790	\$28,553	91%
Overall Claims Frequency	186	90	52%
Incurred Loss Costs	\$719,134	\$477,531	34%
Indemnity Claims	27	10	63%

The Right Care for Your Health Care Organization

We’ve made it our business to know your business, so you can count on United Heartland to provide the right insurance program, loss control and claims services to keep your organization at peak health.

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

