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Control Workers' Compensation Claim Costs With Pre-separation Physical Capabilities Evaluation



WORKERS' COMP CLAIMS DON'T ALWAYS LEAVE WITH THE EMPLOYEE

Some post-employment sprain and strain claims are legitimate while others are not.

It is not unusual for some former employees to submit a workers' compensation claim after they leave the company. Today when people lose their jobs because of permanent facility closure, workforce reduction, or just believe retirement income isn't enough they see workers' compensation benefits as an entitlement. At the company's expense.

Companies face a lengthy process to validate and manage the claim, including expensive rehabilitation-related and paid benefits costs.

As a result the employer's total cost of workers' compensation claims increase well beyond expected levels based on historical loss development factors.

A RELIABLE LOSS PREVENTION METHOD

Cost Reduction Technologies' proven physical capability evaluation technology effectively establishes an incumbent employee's baseline physical condition in advance of the release.

It is only important to establish a baseline from which any future claim will be judged.

Data are collected and stored in CRT's data repository until the company receives a sprain and strain injury claim submitted by a former employee.

POST-CLAIM EVALUATION VALIDATES INJURY

At that time the company arranges a second CRT evaluation and those results are compared to the baseline to determine validity of an injury.

CRT analysts can clearly determine the legitimacy of the alleged injury.

Since a muscle has no short-term memory it is impossible for a person to consistently replicate sub-maximal effort at the same point of repetitive movement a positive indication of fraud or submaximal effort.

On the other hand, if an injury does exist, CRT will be able tell if the condition existed at the time of separation or occurred afterward.

Employees identified for separation participate in a 25 minute test that measures the range of motion and strength level of 90% of the muscle system used in most physical labor:

- Lower back
- Knees
- Shoulders
- Elbows

BENEFIT TO LABOR

Labor unions should endorse an employer's use of CRT's technology because results can confirm a legitimate injury which then speeds rehabilitation treatment and payment of appropriate costs. This also minimizes the chances for adversarial confrontations and prolonged litigation that is costly to the union, former employee, and the company.

FEES

CRT will provide a comprehensive fee proposal based on a minimum number of tests to be performed to meet either enterprise-wide or a single facility needs.



CRT TURNKEY SOLUTION

CRT provides turnkey physical capability baseline test services. CRT equipment and technicians go to the company's site and conduct the tests.