

Certified Workers Compensation Counselor Program

Frequently Asked Questions

What is the purpose and objective of the CWCC Program?

The purpose of obtaining a Certified Workers Compensation Counselor designation is to help workers compensation stakeholders make sense of the controversial and widely misunderstood world of workers compensation. It is this misunderstanding that often results in the mismanaging of workers compensation and drives up costs. The course provides professionals with an understanding of the issues surrounding workers compensation that will better equip them to manage workers compensation outcomes.

Program Components

- **Influencing corporate culture:** Workers compensation is a fairly reliable barometer of what is working well and not so well in a company. Cultural issues are central to the success or failure of most workers compensation programs. We introduce the techniques and systems that can be implemented to support a corporate environment that is extremely effective in reducing workers compensation costs.
- **Risk Evaluation and Program Design:** Funding methods (i.e. retrospective rating, state funds, dividends, small and large deductibles, captives and self insurance) are taught using practical examples. Participants leave better prepared to evaluate risk, compare and contrast programs and determine the best alternative.
- **Champion:** No matter how well respected a carrier or third party administrator of claims may be, managing workers compensation claims is so complicated it requires multiple layers of oversight, none more important than the employer's own champion. We provide an overview of the duties and profile to train an existing employee or hire a new champion.
- **Extraterritorial issues:** As states passed workers compensation laws, each state established its unique workers compensation system. This resulted in a mishmash of laws, benefits, compensability and eligibility from state to state. We help you understand the insurance and claims challenges involving employees working or living in states other than their home state and traveling to or through other states and countries.
- **Union Issues:** Certain contract wording can have a detrimental effect on the ability to manage and contain workers compensation claims cost. Participants learn to review the contracts and make recommendations on changes needed in the bargaining agreement.
- **Lay-offs and terminations:** Tips on reducing issues that typically have an unfavorable impact workers compensation

- **Loss Picks:** Workers compensation claims are not like wine. They do not improve with age. Learn how to trend and develop workers compensation claims to their ultimate cost. Having this information allows for better cost negotiations with underwriters.
- **Small WC Medical Claims — To pay or not to pay:** The most common question an insurance agent gets from employers is whether or not they should pay (or continue to pay) small medical bills on workers compensation claims rather than submitting them to the insurance carriers for payment — the theory being they can hold down the premium costs with less claims frequency. The answer to this question is not simple and can result in fines, penalties or increased costs. This course will review the challenges and possible rewards to paying your own small medical claims.
- **Workers compensation conundrum:** Latest trends, determinations and state variances regarding exempted employments, independent contractors and sole proprietors.
- **Tactical Initiatives:** Return-to-work, post claims management, testing, integrating ADA, WC, FMLA & COBRA, ergonomics and safety.
- **Experience modification:** Its purpose; how it is calculated; managing it and finding and fixing errors.
- **Understanding medical issues:** Disability management models, provider expectations/communication; common diagnostic tests, common medical diagnostics, psycho/social/cultural factors, return-to-work issues, independent medical exams/second opinions.
- **Benchmarking and analysis:** Linked to the concept of "best practices". Through benchmarking, an organization can identify, understand and adapt outstanding practices from similar organizations to help improve its performance. Participants learn how to benchmark; what to benchmark; where to find information and what the data reveals.
- **Understanding worker compensation realities:** Classification pricing system, focusing on what can be controlled, pre-existing, age, health issues and state laws.
- **Immigrant Labor:** Explores the issue of whether legal or illegal immigrants are covered by workers compensation, trends and enhanced dangers for employers.
- **Developing a Safety Culture:** Successful safety results reflect the integration of safety into an organization's daily operations. This approach acknowledges that safety must be treated as much a management function. Not all safety professionals agree on the benefits of an incentive award program. However, incentives can be effective to reduce injuries and enrich any company's safety culture. Learn how to develop a good safety culture, including appropriate consequences/incentives, which support an environment where workers are supercharged about their jobs and everyone is dedicated to the company's mission of providing outstanding products and/or services.

- **Health and Productivity Solutions:** Many companies have understood how comorbid conditions influence medical plan health costs but until recently, the effects on workers compensation costs have largely been ignored. Employers can no longer afford to dismiss comorbid conditions such as diabetes, depression, hypertension, obesity, and tobacco use and their impact on workers compensation costs. Injured workers with a comorbid condition have a greater risk of becoming a permanent disability. Several states have required the payment of weight loss surgery – to get to the underlying injury – as part of the workers compensation claim. Comorbid conditions as a risk factor has become the most significant single source of higher workers compensation costs.

Learn to develop solutions - best strategies, products and services - to improve quality of life, increased productivity and reduce the incident and severity of unhealthy events for your organizations' specific culture.

CWCC is a comprehensive study that organizes the knowledge and skills a professional should possess to be effective in all areas of workers compensation.

How much experience do I need to take the class?

Whether you have been working with workers compensation for many years or just started, this class will increase your knowledge and provide practical applications to use right away. There are no prerequisites for this course, nor any advance preparation.

Who should attend this program?

Business owners, human resource managers, insurance customer service representatives, insurance coordinators for employers, risk managers, nurse case managers, loss control consultants, insurance company underwriters, insurance buyers, CPA's, and others have benefited from the program.

Can I use the Insurance Partners Academy logo and place CWCC after my name?

Yes, this program was designed to give recognition to a serious study and showcase the time and effort you have committed to becoming a workers compensation expert.

Is there an exam?

Final passing of the course requires full attendance, and participation in the course activities. Successful completion of a case study within six weeks of completing the course is required to gain your designation. You will receive your certificate after submission of the case study.

What is required to maintain my certification?

There is no recertification required at this time; however, several courses and studies will be strongly recommended to deepen your knowledge and skill level in the workers compensation area.

Can I just do the case study without attending class?

No. The interaction and discussion with colleagues are important parts to understanding the whole picture.

Can I purchase the course material without taking the class?

No. The materials are designed to be used in the class. They do not have the same value as a stand alone product.

Can I just come for part of the program?

The course is designed to be taken in order. The various components are interactive, dynamic and reciprocal. Understanding one aspect has impact on the others, making the learning experience more valuable.

Is this a “national course”?

Yes, certain general principles apply universally; however, we address many state specific issues. We will emphasize the issues relative to the states represented in the class.

Is the course filed for Continuing Education credits? Yes, See Below

Insurance Licensing

We are filed and approved for 15 credits in South Carolina, Michigan, Indiana, Missouri, Ohio, Tennessee, and Wisconsin, 16 credits in Pennsylvania, 20 credits in Kentucky, and 21 credits in West Virginia. We will consider filing in other states if we have enough participants in that state and adequate time to complete the filings. Please feel free to request credits for your state.

National Association of State Boards of Accountancy (NASBA)

We are approved with the NASBA under the Management Advisory Services – Risk Management field of study for 25.5 credits.

Human Resource Certification Institute (HRCI)

We are approved with the HRCI for recertification credit hours toward PHR, SPHR, and GPHR for 19.5 hours.

Certified Safety Professional (CSP)

Qualifies for 1.5 points

What is the dress for the class?

Dress comfortable. Most participants dress in business casual. Jeans are acceptable.

What else should I know about the program?

- Overnight accommodations are not included in the seminar fee.
- Continental breakfast and lunch are included in the course fee.