

NATIONAL WORKERS
COMPENSATION
AND DISABILITY
CONFERENCE

Speaking with One Voice

Building a Culture of Injured Worker Advocacy

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We recognize employees are our customers' most valuable asset.



1 in 4

employees are working remotely and **employee culture** is critical during these unprecedented times¹

80%

of executives across the world agree that **employee experience is very important**, driving cultural initiatives²

300K

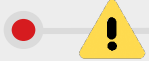
times a year we have an opportunity to help

Sources: ¹ Bureau of Labor Statistics, "Employee Situation Summary," April 2, 2021
² 2018 Global Capital Trends, Deloitte Insights

WC can be difficult to manage.

Healthcare can be challenging...

Injury Occurs



Investigate and
interview involved
parties

Visit Doctor



Require network provider
not primary MD

Treatment Plan



Utilization Review
required by state

Medications
prescribed



Drug formulary denies RX
and recommends generic

... and WC adds complexity

Injured Worker Advocacy

- **Understand** their perspective.
- **Demonstrate** compassion and empathy.
- **Set expectations** about the process.
- **Educate and empower** them.

Our journey with the injured worker's experience

Progress

We are **evolving our language...**

From:

"Claimant"

To:

"Injured worker"

Now:

Full advocacy language transformation

Delivering **easier, expanded digital tools...**



New, self-service Injured Worker Portal

Providing outstanding service options...



Offering Ride-share to appointments

Listening to injured worker feedback...



Launched an injured worker survey

Helping our injured workers navigate a global pandemic...



Provided early refill options



Expanded Telemedicine options

Vision

Investigation

What feelings or emotions does the word “investigation” elicit?

One Voice

VISION: Transform the way we communicate internally and externally, having one simple and empathetic voice used in verbal, print, and digital communications.

PRIORITIES

- **Instill empathetic, effective, easy-to-understand** communication into every interaction, internally and externally, across all communication channels.
- **Empower the Workers' Compensation organization** by providing the necessary tools and resources to be successful communicators.
- **Build our brand** by creating positive experiences with customers and injured workers through effective communication.

Implemented a 3-pronged approach to transform all aspects of communication



Verbal Communication

- Examined current communication opportunities and aligned on language changes
- Developed “Our Dictionary” with 60+ terms/phrases
- Launched 16-week initiative to learn and build new empathetic vocabulary
- Created 4 training videos depicting before and after conversations with an injured worker



Written Communication

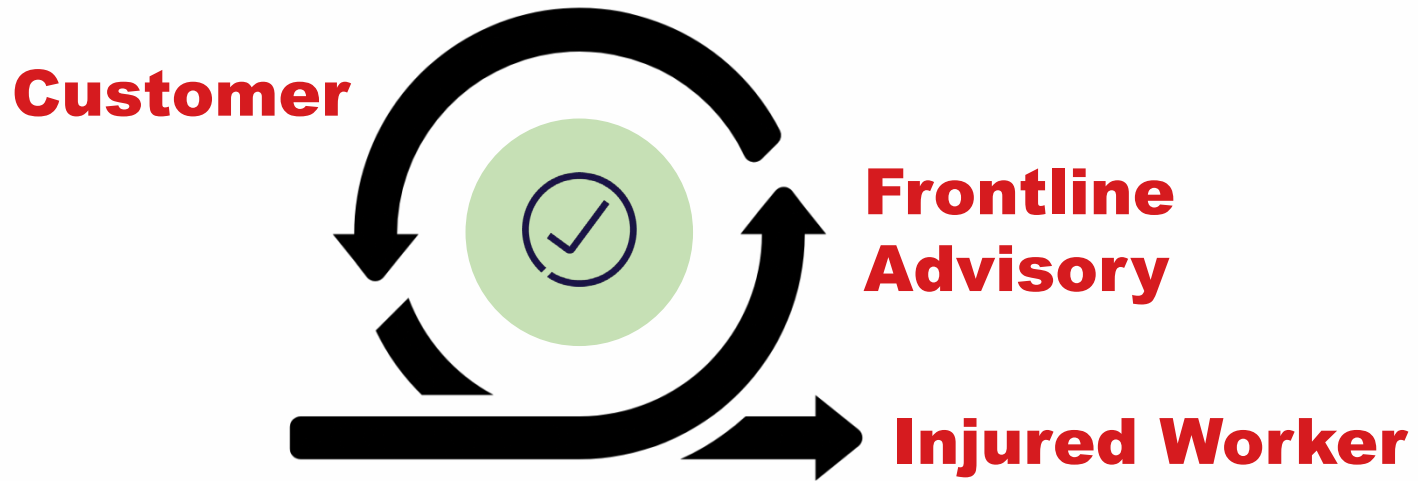
- Engaged consultant to provide linguistics expertise and copy work to update existing letters and forms with One Voice terminology and principles



Digital Communication

- Internal system changes, renamed fields from “Claimant” to “Injured worker”
- Updated Customer & Injured Worker facing systems & applications

Design



One Voice Dictionary

If You Say...	They Hear...	Instead Say...	Word Choice Is Important
Claimant	"I was injured, what am I claiming?"	Injured Worker Speaking directly w/ IW Name - "Mr. John Doe" Speaking with customer: Employee Speaking with medical professionals - Patient – Name	Words to avoid: plaintiff, claimant Why: Addressing the injured worker properly initially shows respect and creates a sense of trust. The phrasing of "employee" is to remind the injured worker and employer that they are an employee and to not be forgotten. Sample sentence: Thank you for your time today, Mr. John Doe.
Investigation	Sounds like a police investigation Why am I being investigated?	Review(ing) your claim	Words to avoid: Investigation Why: Investigation sounds scary because it implies wrongdoing. To help our injured worker understand what's happening, simply say we're in the process of reviewing the information they provided. Sample Sentences: I am in the process of reviewing your claim and collecting all necessary information. I will reach out to you in 'X' days with an update. In the meantime please let me know if you have any questions.
Closed	It can never be reopened.	Resolved	Words to avoid: Closed, Closure Why: Hearing the term "closed" can be scary and create confusion for the injured worker that they are no longer able to treat. It gives the impression that the closure is final and a case cannot be reopened. Sample Sentences: I'm glad to see that everything has successfully resolved. At this point we won't be actively monitoring your case so if something comes up in the future please feel free to reach out to me.

Rollout Strategy



We designed:



Office Kickoffs



4 Video Scripts



14 Blog Posts



6 Huddle Activities



2 Podcast Ideas

16-Week Rollout

If you say



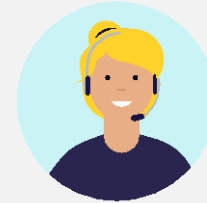
“Your claim is being investigated at this time.”

They think



Investigated? Like a police investigation?
I’m not lying!

Say this instead



“I am in the process of reviewing your claim and collecting the necessary information.”

Shine a Light

"I wanted to take the time to say I really appreciate what Kristen has done for me. She has allowed me to be less anxious about the outcome of my workers' comp (claim). It is **confusing to me** how certain things work, and Kristen is able to **explain** things to me and make sure **I understand everything**. She is always available by phone and email if I have any questions or concerns. I appreciate the company as a whole. Thank you again!!"

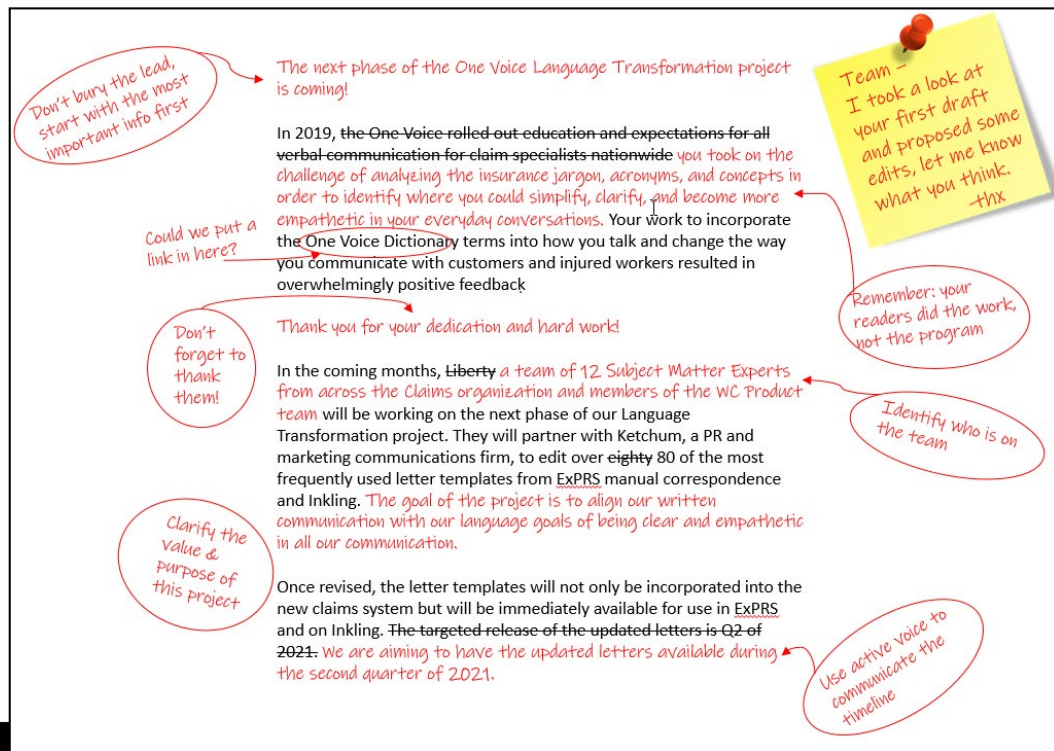
"Never having dealt with workman's comp we had **apprehension about the process**. Jodi **walked us through it** all the way. She even got us on track with the right provider. There's no way we would have had the same experience if it wasn't for her."

"Brian has been absolutely amazing to work with! He's been very responsive over emails, and he also was **reassuring & empathetic** when we initially spoke over the phone. He **treats me with respect**. He even spoke to my physical therapists' office. What was a scary time in my life was improved because of the financial security. I was able to get healthy & back to work, all thanks to Brian!"



Stage 2: Written Communications. We are finalizing our letters and plan to roll them out in Q2 2021.

- ✓ Editing 70+ existing letters sent to injured workers and customers
- ✓ Engaged linguistics consultant and 15 internal subject matter experts
- ✓ Communication to organization highlighted our approach for revising letters



Injured Worker Survey helps evaluate the injured worker experience



Objective:

Assess overall WC claims satisfaction and pain points among injured workers.



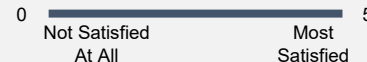
Claim Criteria:

- Lost time claims closed in prior month (reopened claims don't receive additional surveys)
- Excludes fatality and attorney represented claims

Key Evaluation Areas:

Injured workers are asked to rate the attributes below using a 5-point rating scale.

- Overall satisfaction
- Communication
- Responsiveness
- Clarity
- Empathy



"All questions answered in a timely manner. Staff was friendly and knowledgeable."



"When you've been injured at work and you're going through a very difficult time it makes the experience a thousand times easier when the injured worker has a rep like [my claims specialist]! [He] is a total professional and helped me beyond anything I could imagine! I cannot fully express my appreciation for his service and effort to make my experience better. He deserves recognition for his excellent work and the way he represented you and represented myself! He is great at what he does and your company is better for having him."

"Felt very at ease in dealing with everyone"