

APRIL 26-28, 2026

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ORLANDO, FLORIDA

ROSEN SHINGLE CREEK

How to Optimize Workers' Compensation Outcomes

Model: Employer-based Occupation Health Service and a Third Party Claims Adjuster Team

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Disclosures

Accreditation statement: The American Association of Occupational Health Nurses, Inc. (AAOHN) is accredited as a provider of nursing continuing professional development by the American Nurses Credentialing Center's Commission on Accreditation.

Contact hours: 1.0

Successful completion: complete the evaluation form for this session.

Disclosures: None of the planners or presenters for this activity have a relevant financial relationship to disclose with ineligible companies.



Learning Objectives

- Know your resources to understand your state workers' compensation regulations and process
- Understand the difference between an insured and self-insured workers' compensation model
- Understand care models for the injured employee and how that may impact a workers' compensation claim
- Increase knowledge of how an employer-based OHS team and self-insured Claims Adjuster team work together to optimize the care and case management of the WC claim

What is Workers' Compensation?

- Regulations created in early 1900's to support employees injured at work
 - Germany and England were pioneers
 - Wisconsin-first state in 1911
 - Mississippi was final state to enact laws in 1948
- When employee experiences a work-related injury or illness, workers' compensation is the first payor to be ruled in or out
 - Not all injuries/illness experienced while at work are compensable. If not covered by workers compensation, then personal health insurance

Workers' Compensation Benefits

- Payment of medical treatment and lost wages for physical and mental injuries/illness caused by or in the course of employment.
- Benefits are determined at state level, not employer or insurance company.
 - Can vary by waiting period, percentage of wages paid (75% vs 2/3) max Compensation rate/Min Compensation rate and max number of weeks of entitlement
- Benefits State by state: [How to File for Workers' Comp in Every State in 2025 | Atticus](#)

Types of Workers' Compensation Insurance Programs

Insured

- Employer pays a premium, claims adjuster makes all decisions on claim, insurance company pays all benefits

Self Insured and Self Administered

- Self insured-employer funds all benefits from employer funds with an in-house adjusting team to administer benefits

Self Insured with Third Party Administrator (TPA) ** focus of our presentation

- Self insured employer with TPA. Employer funds all benefits, TPA provides adjusting team to administer benefits and adhere to state requirements

Role of the Adjuster in Self-Insured TPA Model

- 3-point contact
 - Employer
 - Employee
 - Treating Provider
- Determine compensability
- Coordination/approval of treatment
- Administration of benefits
- Filing of state forms- as required by state workers' compensation statute
- In Employer-based Occupational Health/Medicine- work closely with team
- Work closely with employer attorneys to support defense of claims that move to litigation

Compensability Decisions

- Compensability decisions co-managed by OHN, OHS Medical Director and Nursing Director, and TPA Claims Adjuster
- OHN and Claims Adjuster share investigation duties
 - OHN focused on communication with employee, manager/supervisor, real estate/facilities and obtains video or images from employer
 - Claims Adjuster contacts employee, witnesses
- Discussion happen at weekly WC meeting and ad hoc between meetings
- Focus on if the incident occurred in the scope of their work duties
- Claims Adjuster responsible for notifying employee of decision and filing any denial documentation to the state

What does the Employer-Based OHN need to know about Workers' Compensation

- Begins with AAOHN Standards of Occupational and Environmental Health Nursing
- Includes AAOHN Competencies
- Are employees in one state or multiple states?
 - If in one state- details of state workers' compensation regulations
 - If in more than one state- how often do incidents occur?
 - If rare- who are the resources to check with on processes?
- Details of indemnity pay- need to be informed for employee questions and when to refer to claims adjuster

What does the Employer-Based OHN need to know about Workers' Compensation

- Details of medical care process
 - Utilization Review
 - Fee negotiations- usually for procedures/surgery when the outside provider is requesting a fee more than the state fee schedule
 - Co-pays
 - Reimbursement of employee costs vs. prior authorization
 - How to obtain clinical notes
 - How to assess and document physical capacity and work capacity
 - How to communicate with outside treating providers and rehabilitation providers, focusing on physical capacity of employee

Best Practices in the Employer-based OHS and TPA model

- Weekly meeting to discuss claims
- Communication between meetings ad hoc
- Employer-based decisions- common sense and culturally appropriate
- Communication with employee, manager
- Communication with outside provider, rehabilitation
- Build relationships with outside treating providers
- Prompt administration of benefits for employees
- TPA- contacts at employer- Payroll, Human Resources

Case Study

Medical Only Claim- L.N.

- 58 y/o female reports injury to (L) shoulder moving a patient
- Date of Injury: 12/22/2025 Date of hire: 8/29/2022
- Seen in OHS, referred to PT and return to work full-duty
- Worsening pain in PT, prompted MRI of (L) shoulder- ordered by OHN. MRI demonstrated labral tear, prompting referral to Ortho
- Ortho identified labral tear as degenerative and acute pathology related to biceps tendinopathy. Provided lidocaine injection
- Employee remains working full-duty and improving in PT

Case Study

Lost Time Claim- H.M.

- 52 y/o female who sustained a concussion and ® shoulder injury related to patient care
- Date of Injury: 4/17/2025 Date of hire: 1/2/1997
- Initial disability related to concussion symptoms
- OHN referred for vestibular PT related to concussion and PT for shoulder. EE returned to work 1 month after injury in light duty capacity
- 8/2025, EE reports ongoing ® shoulder pain not improving in PT, prompted OHN to order MRI. MRI result- old SLAP tear and acute rotator cuff tear. OHN referred EE to Ortho.
- Ortho- initial treatment with injections- limited improvement. Surgery 12/2025. RTW March 2026 in light duty

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Questions?

Thank you!