
















IAIABC Foundations | 2023 Content Outline



Date & Time	Session or Activity	Learning Objectives or Activity Instructions
<p>Tuesday, June 6 1:00 pm - 2:00 pm CT</p> 	<p>Orientation Samantha Collier Heather Lore Gregory Krohm Matthew Bryant</p>	<ul style="list-style-type: none"> ● Meet the instructors, the IAIABC contact, and fellow participants ● Understand the agenda, flow of the program, and requirements ● Understand how to access materials and content in educate@iaiacb.org
<p>Discussion post Due: June 21</p> 	<p>Introductions</p>	<p>Please introduce yourself! Tell us a little about: who you are, where you're from, what you do, your experience in the industry, and what you hope to learn from Foundations.</p>
<p>Self-paced module Due: June 21</p> 	<p>History of Workers' Compensation</p>	<p>Founded more than 125 years ago in Germany, workers' compensation is the oldest social insurance program in the world. This self-guided course will share key elements and events that have shaped these systems over time. This course will help you:</p> <ul style="list-style-type: none"> ● Describe how workers' compensation laws were created and spread throughout the world ● Identify common features of workers' compensation systems ● Understand the dynamic nature of work and how workers' compensation systems have evolved in response


<p>Self-paced recorded webinar Due: June 21</p> 	<p>Architecture of Workers' Compensation Jennifer Wolf</p>	<p>Understand the design and operations that shape workers' compensation systems across jurisdictions by comparing policy makers to architects. In this lesson you will:</p> <ul style="list-style-type: none"> • Examine and analyze your agency's mission statement, foundational features, and structure in relation to how these concepts impact your agency's design. • Examine your agency's functions and identify the features you think should be a priority in relation to operations. • Create a visual representation of what your agency's architecture would look like based on the previously discussed design and operational features.
<p>Discussion post Due: June 21</p> 	<p>Architecture Drawings</p>	<p>Take a picture of the architecture drawing you made during the "Architecture of Workers' Compensation" webinar recording and upload it here! (If you're unable to upload a photo, a description of it will be acceptable.) Along with the photo, please include answers to the following:</p> <ul style="list-style-type: none"> • What is your agency's mission statement? • How did your agency's mission statement inform your building style? • Share about the important design features you included (scope, insurer, jurisdiction, stakeholders). • What function takes up the most floor space in your building? • What would the ideal workers' compensation system look like? Is your building similar? <p>Please use this forum to view and respond to others.</p>
<p>Wednesday, June 21 12:00 - 2:00 CT Break 2:30 - 3:30 CT Thursday, June 22 10:30 - 12:30 CT Break 1:30 - 2:30 CT</p> 	<p>Principles of Workers' Compensation Workshop Gregory Krohm Matthew Bryant Christy Culkin</p>	<p>This course will provide an essential foundation in understanding workers' compensation systems and provide insight on the challenges policymakers face. In this workshop, you will:</p> <p>Day One:</p> <ul style="list-style-type: none"> • Understand the benefits available to injured workers, including indemnity and medical benefits • Identify differences in benefits across jurisdictions • Discuss how permanently injured workers are compensated <p>Day Two:</p> <ul style="list-style-type: none"> • Understand the legal standard for determining causation • Discuss how changes in causation have impacted workers' compensation systems

		<ul style="list-style-type: none"> ● Identify who is required to secure workers' compensation coverage and who is entitled to benefits ● Hear about common workers' compensation metrics and ways to measure performance ● Explore areas that will impact workers' compensation policy in the future
<p>Discussion post Due: July 11</p> 	<p>Topic TBD</p>	<p>Discussion topic will address pre-identified areas of concern.</p>
<p>Tuesday, July 11 1:00 pm - 2:30 pm CT</p> 	<p>Medical Topics Christy Culkin</p>	<p>Medical care in workers' compensation can be vastly different from general healthcare and, in many jurisdictions, medical costs now represent over half of overall expenditures in the system. Effectively managing medical care is essential to improving outcomes and maintaining system equity. After this session, you will be able to:</p> <ul style="list-style-type: none"> ● Identify how workers' compensation operates within a much larger healthcare system. ● Understand the importance of medical management in ensuring the sustainability of the workers' compensation system. ● List and define the different medical management tools available to jurisdictions.
<p>Self-paced Work Due: July 25</p> 	<p>Overview of Insurance Angela Nelson</p>	<p>There are fundamental differences between workers' compensation and other liability insurance programs, including both public and private insurance models. This presentation will provide you with a better understanding of:</p> <ul style="list-style-type: none"> ● Unique features of a workers' compensation insurance policy and why it's a requirement ● How rates are set and their impact ● Unique mechanisms in workers' compensation insurance regulation, including "insurer of last resort" and rating bureaus. ● Basic insurance functions, such as underwriting, loss control, and the

		<p>claims process, and how these functions impact stakeholders.</p> <ul style="list-style-type: none"> • Insurance industry trends and their impact on issues facing state regulators and employers.
<p>Self-paced Work Due: July 25</p> 	<p>Overview of Self-Insurance John Schrock</p>	<p>Many jurisdictions, including both public and private models, allow some companies to self-insure for their claims liabilities. This presentation will provide you with a better understanding of:</p> <ul style="list-style-type: none"> • The benefits of self-insurance • Unique challenges presented for policy-makers and regulators • Differences between self-insurance, group self-insurance, and large deductible programs • Regulatory metrics for approval • Bankruptcy and a regulatory approach to continued payment of obligations
<p>Tuesday, July 25 1:00 pm - 2:00 pm CT</p> 	<p>Live Virtual Discussion Session Gregory Krohm Matthew Bryant Samantha Collier</p>	<p>Meet to discuss pre-identified topics of concern. Discussion prompts will be sent in advance.</p>
<p>Assignment Due by next live session (<i>early August</i>)</p> 	<p>Writing Assignment #1</p>	<p>You work for a hypothetical workers' compensation agency, and your agency is charged with, among other things: 1) supporting prompt and safe return to work following workplace injury; 2) resolving claim disputes promptly and fairly, both formally and informally; and 3) ensuring that employers maintain appropriate workers' compensation insurance coverage.</p> <p>Choose one of these three topics and write one or two paragraphs (~250-500 words with hypothetical statistics/examples) exploring how you would measure your agency's performance in meeting the goal and how you might be able to compare your agency's performance with workers' compensation agencies in other states.</p> <p><i>Optional: Also describe how your own actual (not hypothetical) agency is measuring its performance in this area.</i></p>

		<p><i>Tip: review your agency's annual report and other performance reports, or discuss with agency staff responsible for statistics or reporting.</i></p>
<p>Early August 1:00 pm - 2:00/30 pm CT</p> 	<p>The Lifecycle of a Claim</p>	<p>There are distinctive features of the workers' compensation claims process and basic principles of successful claims management. This session will help you:</p> <ul style="list-style-type: none"> • Understand the goals of a workers' compensation claim • Identify the responsibilities of the worker, employer, and carrier/adjuster in the life of a claim • Recognize how electronic reporting works • Define the worker-centric model • Determine case management opportunities (e.g., nurse case manager coordination) • Explore what happens if there is a dispute • Know what happens when a claim is closed, including the status of indemnity and medical benefits.
<p>Self-paced recorded webinar Due: August 29</p> 	<p>Return to Work Vickie Kennedy, Ryan Guppy</p>	<p>Returning injured workers to work is a key element in the recovery process, and as such, we should all strive to build a return-to-work culture. This recorded webinar will help you:</p> <ul style="list-style-type: none"> • Define work disability and contributing risk elements • Understand what the worker-centric approach is, and what it is not. • Apply evidence-based best practices, tips, and strategies for preventing work disability.
<p>Self-paced recorded webinar Due: August 29</p> 	<p>Dispute Resolution David A. Cicola, Wesley G. Marshall</p>	<p>Contested cases result in the need for both informal and formal dispute resolution systems. In this recorded webinar, representatives from Virginia and Pennsylvania discuss these processes and provide insight into their states' procedures. In this lesson, you will:</p> <ul style="list-style-type: none"> • List types of disputes commonly seen in workers' compensation cases • Gain an overview of dispute resolution systems across jurisdictions • Compare mechanisms and procedures for dispute resolution, including court proceedings, mediation, rules of evidence, and appeals • Understand how case law created through the dispute resolution

		process can shape a jurisdictional system
<p>Tuesday, August 29 1:00 pm - 2:30 pm CT</p> 	<p>Live Virtual Discussion Session Gregory Krohm Matthew Bryant Samantha Collier</p>	<p>Meet to discuss pre-identified topics of concern. Discussion prompts will be sent in advance.</p> <p>Topic: TBD; closing comments/instructions</p>
<p>Self-paced work Due date: September 22</p> 	<p>Final writing assignment</p>	<p>Pick an issue or challenge arising in workers' compensation in our times as it might develop in your state (at a national level or state level), such as:</p> <ul style="list-style-type: none"> • Explaining the relatively high workers' compensation insurance rates compared to neighboring states (is it due to relatively high benefits of a particular type, claims allowances, high wages?). • Rising number of disputed claims creating backlogs in hearings and raising administrative costs. • The quick transition to remote operations during the COVID-19 pandemic and the impact on stakeholders. • The need to reform the medical fee schedule, or other cost containment tool (motivated by stakeholder complaints, rising medical costs, etc.). <p>To focus your writing and add realism, it may be helpful to format this assignment as a proposal to your state's governor, your agency head, or your supervisor.</p> <p>The topic should be addressed in the following structure:</p> <ul style="list-style-type: none"> • Make a hypothetical description of the problem topic, e.g., a few sentences about medical costs being out of control and rising average claims cost. What is the best evidence on the topic? • Describe a general approach to addressing the problem. • Cite the reasons why this approach is more likely to succeed than other proposals. • Identify risks and uncertainties about the recommended solution; and • Identify the gainers and losers from the proposal.

		<p>In evaluating your response, we recognize that you may not be a subject matter expert in the topic of choice. We don't expect extensive research.</p> <p>The essay should not exceed 1,500 words. It will be assessed on the following criteria:</p> <ul style="list-style-type: none"> • Quality of writing (grammar, clarity, ease of reading) • Demonstrated understanding of the problem and its root causes • Realism and clarity of the proposed solution • Depth of understanding shown of how a solution creates disadvantages for some stakeholders and advantages for others.
<p>Self-paced work: Due September 22</p> 	Final Test	
<p>Self-paced work: Due September 22</p>	Exit Survey	

Program Requirements to Earn Digital Credential:

- Attend or complete at least 10 out of the 12 presentations (live or self-paced)
 - **Orientation** and **Principles of Workers' Compensation** are required. You may attend them live, or watch the recording in the LMS.
- At least 1 discussion forum post (excluding introductions)
- All formal writing assignments (2 total)
- Passing score on the final test

Course Access: In order to ensure our LMS is maintained with up-to-date information and users, you will have access to the course content for one year (expiring on October 1, 2024).