



Long-term Solutions for Your Long-term Care Organization

Workers' Compensation Insurance from United Heartland

Many challenges face the long-term care industry:

- A changing service delivery model
- The impact of health care reform
- Reduced funding due to the pressure of a challenging economy
- Shifting demographics that require managing increasing levels of care

UnitedHeartland.com
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UH UnitedHeartland

Part of the AF Group

United Heartland is the marketing name for United Wisconsin Insurance Company, a member of AF Group.

Because of our focus on long-term care facilities, we can be a true strategic partner in helping improve the safety of your operations

At United Heartland, we are dedicated to understanding your industry and providing responsive solutions. We are specialists in workers' compensation — it is the only line of insurance we write. Because of our focus on long-term care facilities, we can be a true strategic partner in helping improve the safety of your operations, while reducing claim costs and getting your employees back to work as quickly as possible. We are here to help you address the challenges you face.

We have experience and success in handling the unique needs of your industry, from smaller stand-alone facilities to large, more complex organizations that offer a full continuum of care as their residents age. We're also experts in managing the risks inherent with ancillary operations in the long-term care industry:

- Food service operations
- Housekeeping services
- Maintenance
- Laundry services
- Resident transportation

Your organization will benefit from our service-oriented approach to underwriting, claims and loss control as we design a customized insurance program tailored to lower your cost of risk.



Dealing Directly with Dementia

Cognitive impairments associated with dementia and coupled with physical impairments (neuropathy, arthritis, vision impairments, hearing loss, etc.) can make it challenging for individuals trying to do common tasks. To help employees better understand dementia and its impact, United Heartland is utilizing the Virtual Dementia Tour®, created by Second Wind Dreams® and P.K. Beville, M.S.

The program challenges participants to perform simple activities while experiencing impairments to their dexterity, vision and hearing. Through it, they learn the importance of patience and empathy when caring for those with cognitive challenges and how to adjust their care to better serve and meet their needs.

Loss Control: Our Approach to Injury Prevention

Personalized service strategies are the hallmark of our loss control philosophy and a proven approach that brings our safety expertise to your organization. With an average of 20 years of experience, our loss control professionals will meet with you prior to quoting, which allows us to understand your company and your safety needs. Working together, we will develop customized programs to help you reduce and eliminate injuries.

Our specialized loss control programs for long-term care facilities include assessments and guidance in the following areas:

- Safe resident handling and mobility
- Behavior management for aggressive, combative or violent behaviors
- Slips, trips and falls
- Early return-to-work programs
- Ergonomic/manual material handling
- Motor vehicle safety
- Safety programs
- Pre-hire screening
- Supervisor and management training

Claims Management: A Fully Integrated Approach

When injuries occur, you want an expert handling your claims. Our highly experienced team uses innovative claims management strategies to return injured workers to good health and productivity. With an integrated claims management approach, we focus on quality outcomes, medical management and expense management with the goal of providing the best customer experience.

Quality Outcomes: We aggressively investigate and seek early return-to-work on every claim, including those that are medical-only. Each claims team has a nurse case manager available to collaborate with other claims professionals, at no extra cost to you, to ensure a healthy recovery for your injured worker.

Medical Management: Our medical management strategies provide leading edge tools, processes and technologies that focus on returning injured workers to a productive lifestyle, while managing the total cost of the employee's care and claim duration. By partnering with United Heartland, you will benefit from innovative tools, such as Care Analytics®, to help guide your injured workers through the recovery process. Our resources will connect your injured workers with physicians knowledgeable in occupational medicine, intervene on concerning prescribing patterns and correct the course of medical care to achieve quality recovery results.

Expense Management: Our expense management philosophy features tight controls for litigation and vendor management. We frequently use the expertise of our staff legal counsel, nurse case managers and fraud investigation services, resulting in increased cost savings for you. Our overall average claims costs were 24.8% below the industry average from 2012 to 2016.¹

Customer Experience: Service is our highest priority. As a United Heartland customer, you will have a designated claims team whose average caseload is lower than our industry peers. This allows us to provide the personalized attention and high-touch experience you deserve.

Specialization with You in Mind

We are experts in addressing the types of workplace hazards that can cause injury to your employees, including:

- Safe resident handling and mobility
- Combative residents
- Slips, trips and falls
- Manual material handling
- Repetitive motion
- Occupational diseases

We have tailored risk management programs to successfully address these issues before injury occurs, as well as handle any claims that do happen with expertise.

¹ Based upon UH accident year data from 2012-2016 (excluding medical only loss amounts) and 2012-2016 industry data from NCCI, WCIRB (CA), NYIRB and NJCIRB.

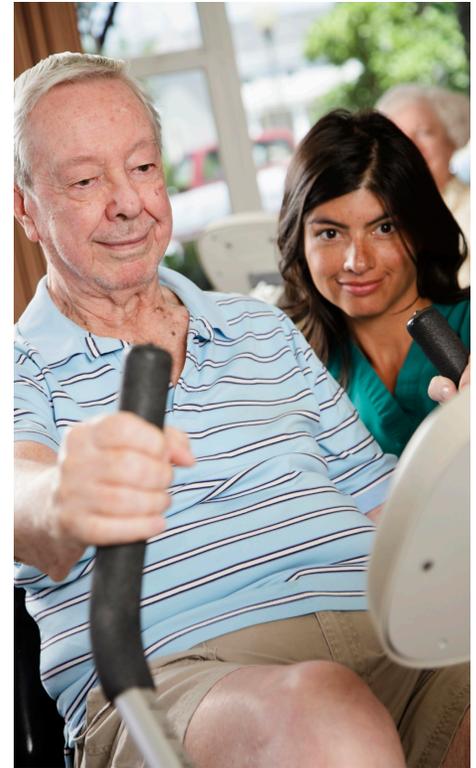
How UH Makes a Difference

In 2009, we partnered with a Wisconsin-based long-term care facility that had a high incidence of patient transfer-related injuries. These comprised 47% of claims reported and 80% of claim dollars incurred. While a safe patient handling and mobility (SPHM) program existed, it was not being managed. We established a plan to identify gaps in the existing program and set a goal of reducing transfer-related injuries by 25% within two years. The results:

- Frequency of transfer-related claims dropped from 20 in 2009 to 8 in 2011 and then to 3 in 2013 — **an 85% reduction in claim frequency from four years prior.**
- The total incurred cost for transfer-related claims dropped from \$379,664 in 2009 to just \$13,517 in 2011 — **an impressive 96% reduction in costs for transfer-related claims.** While transfer-related costs rose slightly in 2013 to \$56,246, it still represented **an 85% reduction from 2009 levels.**

The chart below illustrates how by focusing on improvements to their SPHM program, United Heartland helped our customer see their overall claims costs and frequency of transfer-related claims decrease significantly in four years.

SPHM Impact on Claims Costs



Long-term Solutions for Your Long-term Care Organization

We've made it our business to know your business, so count on us to provide the right insurance program, loss control and claims services for your organization's short- and long-term success.

Contact us today to begin your partnership with the workers' compensation specialists at United Heartland.

