

# Cook County Workers' Compensation

*Department of Risk Management*

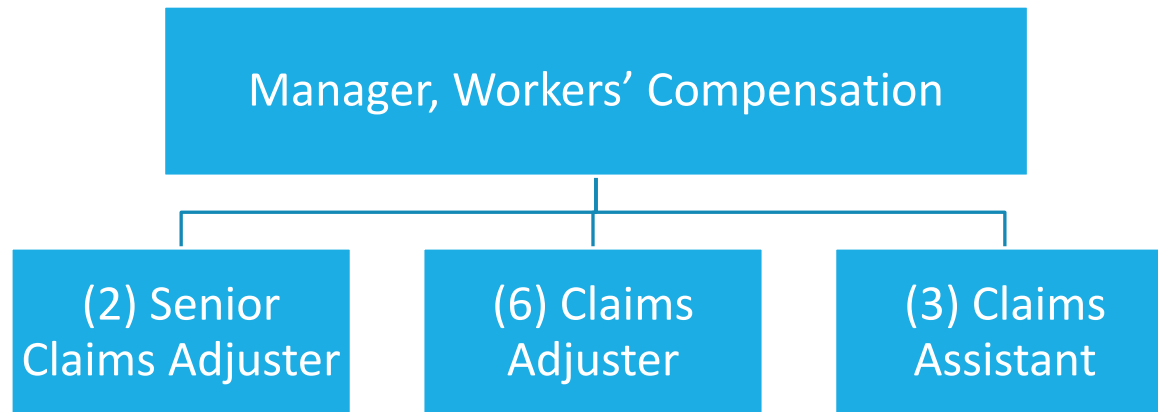
*Workers' Compensation Division*

*December 2021*



# Workers' Compensation Division

The Department of Risk Management, located within the Cook County Bureau of Finance, provides claims administration and payment of workers' compensation benefits for injuries or illness sustained in the course and scope of employment for Cook County.

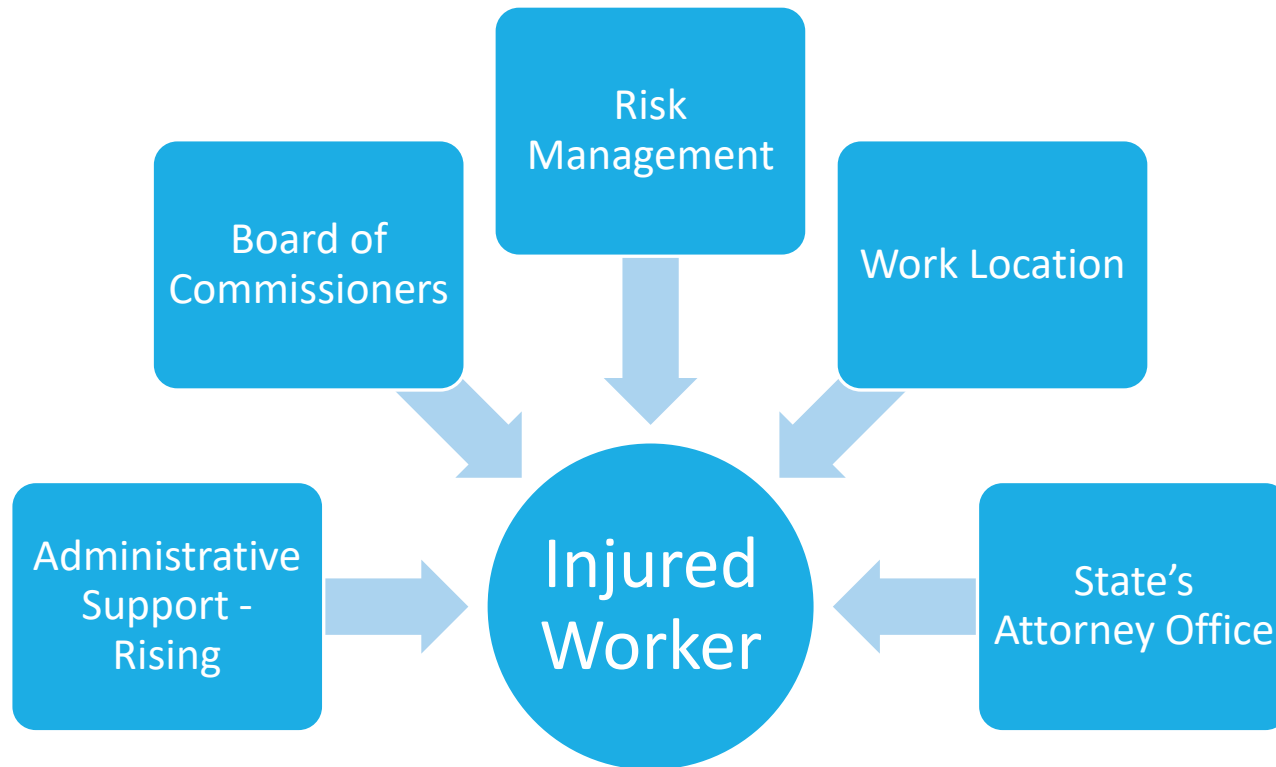


# Successful Claims Administration



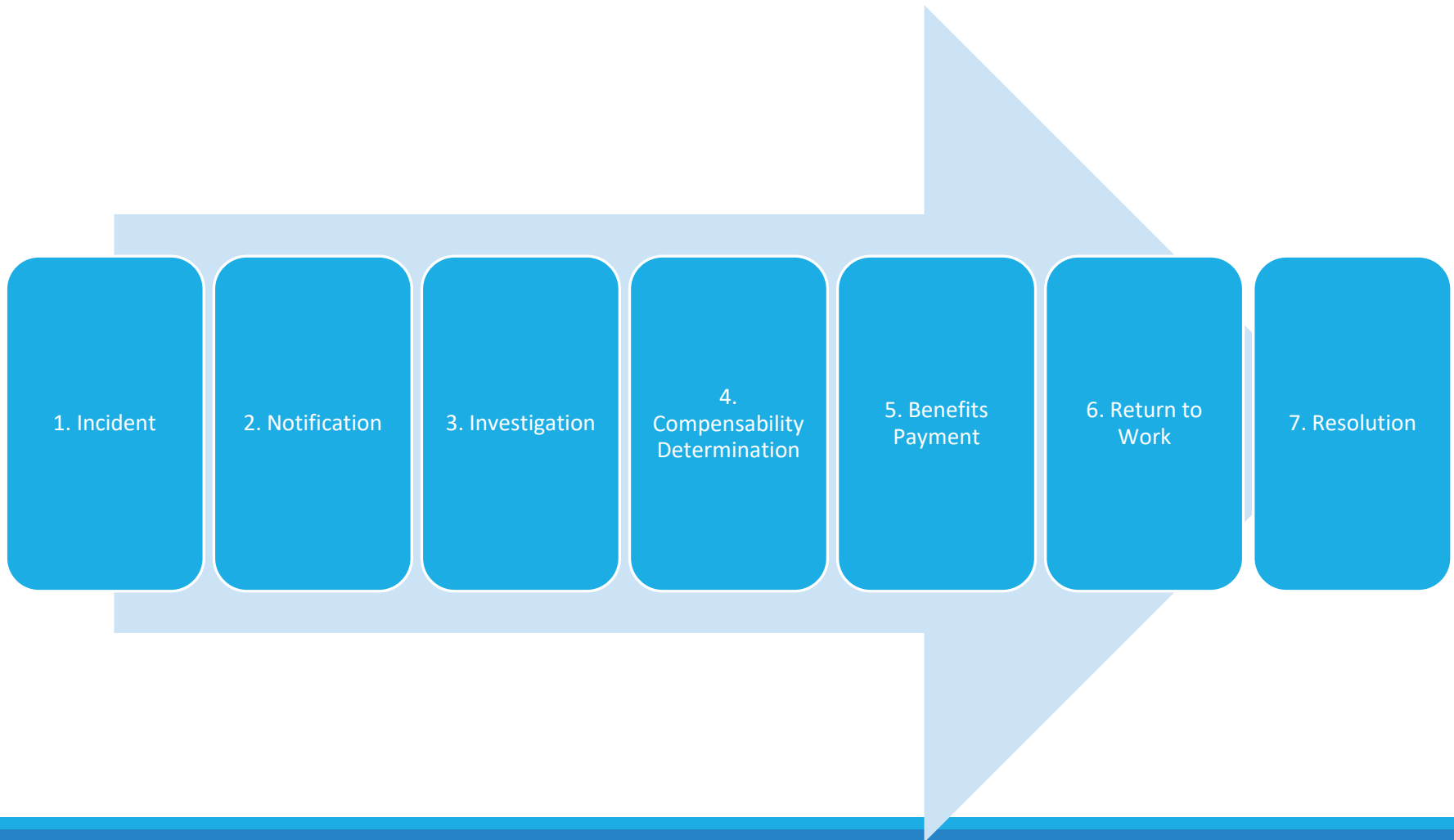
- To protect both the interests of the employee and the County
- Requires a partnership with you!

# Claims Administration Partnerships



# Workers' Compensation Process

## *Step by step*



# Step 1 - The Incident

- Provide prompt medical as required
- Freeze the Facts
  - Identify specific location
  - Preserve video
  - Take photographs
  - Identify witnesses
- It is the responsibility of the employee to report any injury, regardless of severity, as soon as possible to **their supervisor**
- It is the responsibility of the **supervisor or reporting staff** to include complete information on **IOD paperwork**



# Step 2 - Notification - Reporting a Claim

- Once the injured employee provides verbal notice, the **supervisor or manager** is responsible for reporting the claim to Risk Management
- Within **twenty-four hours**, the supervisor must submit the Supervisor's First Report of Injury (Form 45)

**Risk Management – Workers' Compensation**  
**Fax: 866-839-5397**  
**Email: [work.comp@cookcountyiil.gov](mailto:work.comp@cookcountyiil.gov)**

The image shows two overlapping forms. The top form is titled "EMPLOYEE'S ACCIDENT REPORT" and includes fields for "Report Date", "Name", "Address", "S.S.#", and "Accident Date". The bottom form is titled "ILLINOIS FORM 45: EMPLOYER'S FIRST REPORT OF INJURY" and contains a detailed grid for reporting an injury, including fields for "Employee's name", "Cook County", "Employer's name", "Cook County Risk Management", "Date of Accident", "Relationship to injured Employee", and "What were you doing at the time of the accident?". A "WITNESS STATEMENT REPORT" form is also visible, with fields for "Name of Injured Employee", "Date of Accident", "Relationship to injured Employee", "Time of Accident", "What were you doing at the time of the accident?", "Did you observe the accident?", "Witness Name", "Date", and "Address".

# Reporting Forms

- Report on electronic forms (forms are pdf fillable) and destroy old paper forms
- The forms can be found on the Worker's Compensation website:
  - Employees Accident Report
  - Supervisor's Investigation Report
  - Witness Statement Report
  - Release of Medical Records
- Forms can be completed online and emailed to [work.comp@cookcountyl.gov](mailto:work.comp@cookcountyl.gov)
- Bookmark the website:  
<https://www.cookcountyl.gov/agency/workers-compensation>



- ✓ Timeliness of reports is critical, the best reports are written promptly
- ✓ Preserve any evidence
- ✓ Accurate and complete accident reports are essential



# COVID-19 and Workers' Compensation

If employee requests to file WC for exposure/illness related to COVID-19 - file the forms. Risk/WC will investigate the claim for compensability.

Throughout the course of the pandemic, there have been changes to the Workers' Compensation Act that impact claims handling.



For these claims, include:

1. Attendance records
2. Evidence of COVID exposure at work
3. Positive COVID test results
4. Required use of PPE
5. Family/close contact exposure outside of work
6. Other non-work-related exposure opportunities such as vacation

# Steps 3, 4, 5 – Investigation, Compensability Determination, Payment of Benefits

Each claim is assigned to a Workers' Compensation Adjuster for handling. The Adjuster is responsible for all actions on the claim file.

- ✓ Review of the Reporting Forms. The Adjuster will follow up with additional questions to the reporting supervisor, the work location, HR department, and any witnesses
- ✓ Review the recorded statement from the injured worker
- ✓ Collection and review of medical records related to the injury
- ✓ Calculation of the benefit owed and process those payments
- ✓ Review and process medical bill payments related to the injury




# Steps 6 and 7 – Return to Work and Resolution

- Workers' Compensation administration and benefits are directed by State Statute – this has an impact on every aspect of claims handling
  - The average duration of a workers compensation claim is 3 years
  - Illinois is a no-fault state
  - TTD is 66 2/3 of average weekly wages, tax-free
- Claims handling for litigated claims is supported by SAO may involve file review sessions

*(820 ILCS 305) Workers' Compensation Act*  
*(820 ILCS 305/1) (from Ch. 48, par. 138.1)*  
*Sec. 1. This Act may be cited as the Workers' Compensation Act.*

*(a) The term "employer" as used in this Act means:*  
*1. The State and each county, city, town, township, incorporated village, school district, body politic, or municipal corporation therein.*  
*2. Every person, firm, public or private corporation, including hospitals, public service, eleemosynary, religious or charitable corporations or associations who has any person in service or under any contract for hire, express or implied, oral or written, and who is engaged in any of the enterprises or businesses enumerated in Section 3 of this Act, or who at or prior to the time of the accident to the employee for which compensation under this Act may be claimed, has in the manner provided in this Act elected to become subject to the provisions of this Act, and who has not, prior to such accident, effected a withdrawal of such election in the manner provided in this Act.*  
*3. Any one engaging in any business or enterprise referred to in subsections 1 and 2 of Section 3 of this Act who undertakes to do any work enumerated therein, is liable to pay compensation to his own immediate employees in accordance with the provisions of this Act, and in addition thereto if he directly or indirectly engages any contractor whether principal or sub-contractor to do any such work, he is liable to pay compensation to the employees of any such contractor or sub-contractor unless such contractor or sub-contractor or sub-contractor in any company or association authorized under the laws of this State to insure the liability to pay compensation under this Act, or guaranteed his liability to pay such compensation. With respect to any time limitation on the filing of claims provided by this Act, the timely filing of a claim against a contractor or sub-contractor, as the case may be, shall be deemed to be timely filing with respect to all persons upon whom liability is imposed by this paragraph.*  
*In the event any such person pays compensation under this subsection he may recover the amount thereof from the contractor or sub-contractor, if any, and in the event the contractor pays compensation under this subsection he may recover the amount*

✓ Transitional/Modified Duty Return to Work  
✓ Return to Work





# Cost Containment



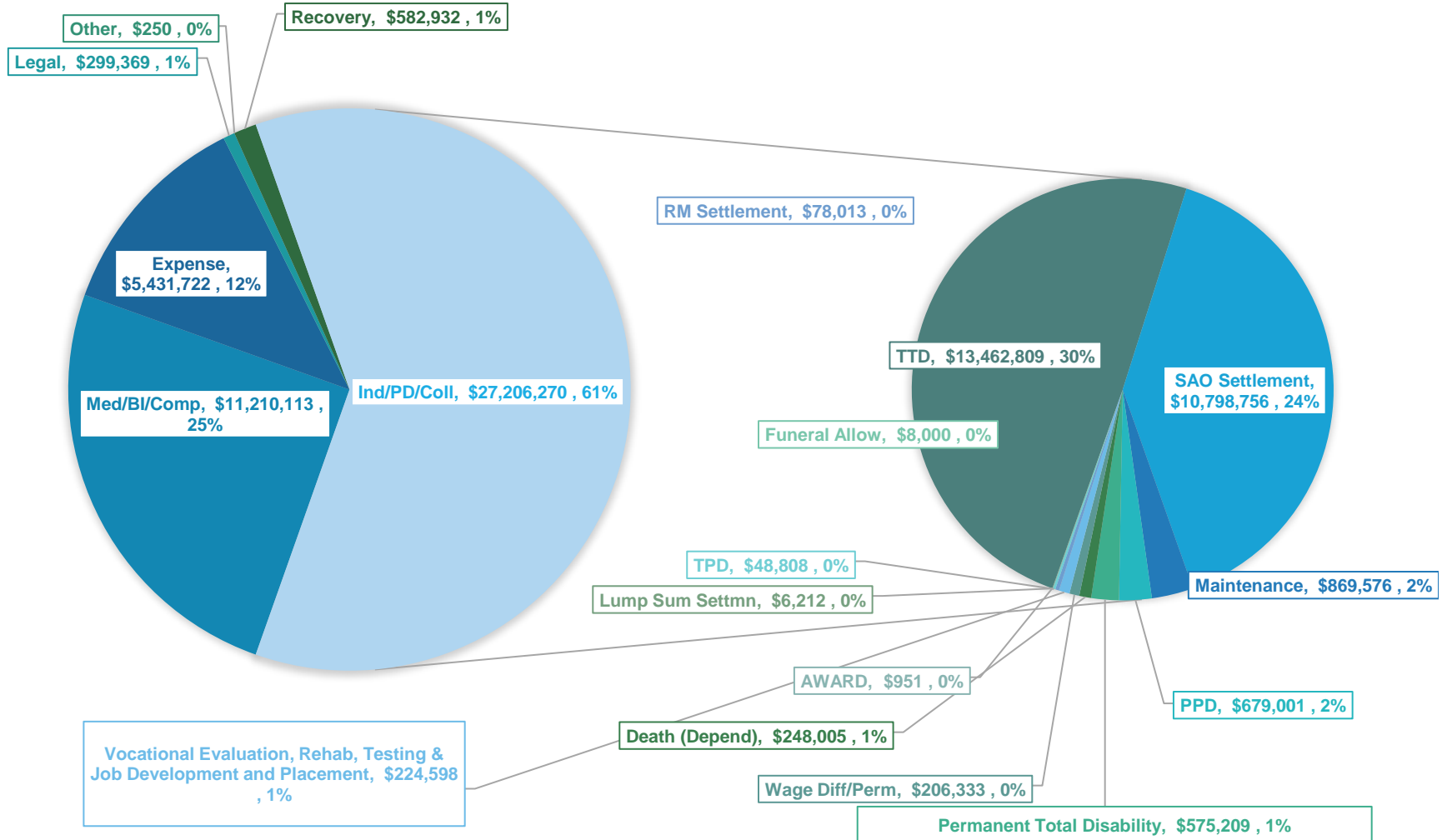
- **Medical bill review** applied to every bill with fee schedule reductions and PPO network deductions
- **Case Management** nurses assigned to assist with clinical matters
- **Utilization Review (UR)** used when the recommended treatment is costly and/or complicated
- **Independent Medical Exams (IMEs)** are performed can be used to help determine whether a medical condition is work-related, whether treatment is appropriate, and whether an employee can return to work
- **Pharmacy** benefit management
- **Surveillance** and other *sub rosa* investigations when merited
- **Vocational Placement Services** work with employees who have permanent work restrictions, attempting to find them new work when their physical limitations prevent them from returning to work in their former capacity



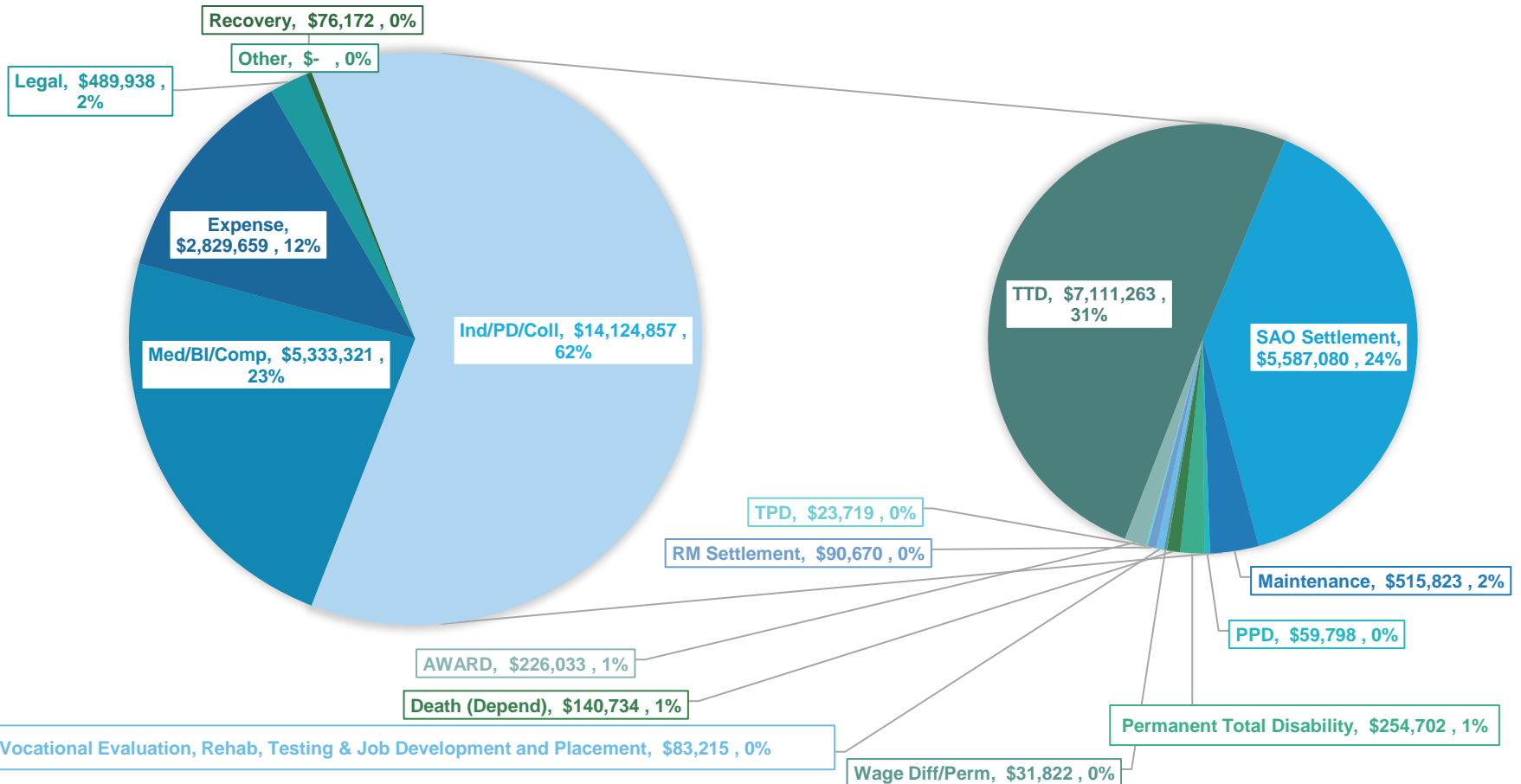
# Measuring Workers' Compensation Performance

Measure	2016	2017	2018	2019	2020	2021 Q1 & Q2 (12/1/-5/31)
Number of New Claims	1270	1346	1364	1192	1388	685
Number of Open Claims – Start of Fiscal Year*	1806	1931	1999	1757	1758	1848
Number of Open Claims – End of Fiscal Year**	1927	1992	1760	1756	1840	1880
Number of Closed Claims	1248	1499	1626	1600	1344	636
Average Paid on Closed Claims	\$30,625.73	\$18,937.20	\$17,373.18	\$24,720.15	\$26,332.09	\$25,244.98
Claim Closing Ratio	98%	111%	119%	134%	97%	93%
Total Paid	\$31,092,881.71	\$33,474,917.95	\$33,395,423.14	\$36,514,871.76	\$43,569,100.76	\$22,714,057.55
<i>*As of 12/1</i> <i>**2016-2020 as of 11/30. 2021 valued as of FY21 Q2 end 5/31/21</i>						

# FY20 Spend Distribution



# FY21 (Q1 & Q2) Spend Distribution



# Claims Administration Partnerships

## Work Location

- Reporting
- Return to Work
- Budget

## State's Attorney ASAs

- Advice and Counsel
- Litigation Management
- Settlement
- Trial

## Board of Commissioners

- Payment Approval
- Oversight

## Risk Management Adjuster Team

- Investigation
- Compensability Assessment
- Manage Claim Activities
  - Payments
  - Case nurses
  - Investigation
  - Surveillance
  - IME's
- Reserve Assessment
- Settlement

## Administrative Support – Rising

- Medical bill repricing
- Payment processing
- Case Management
- Outsourced investigation activities
- IME
- UR
- Rx card



# Questions

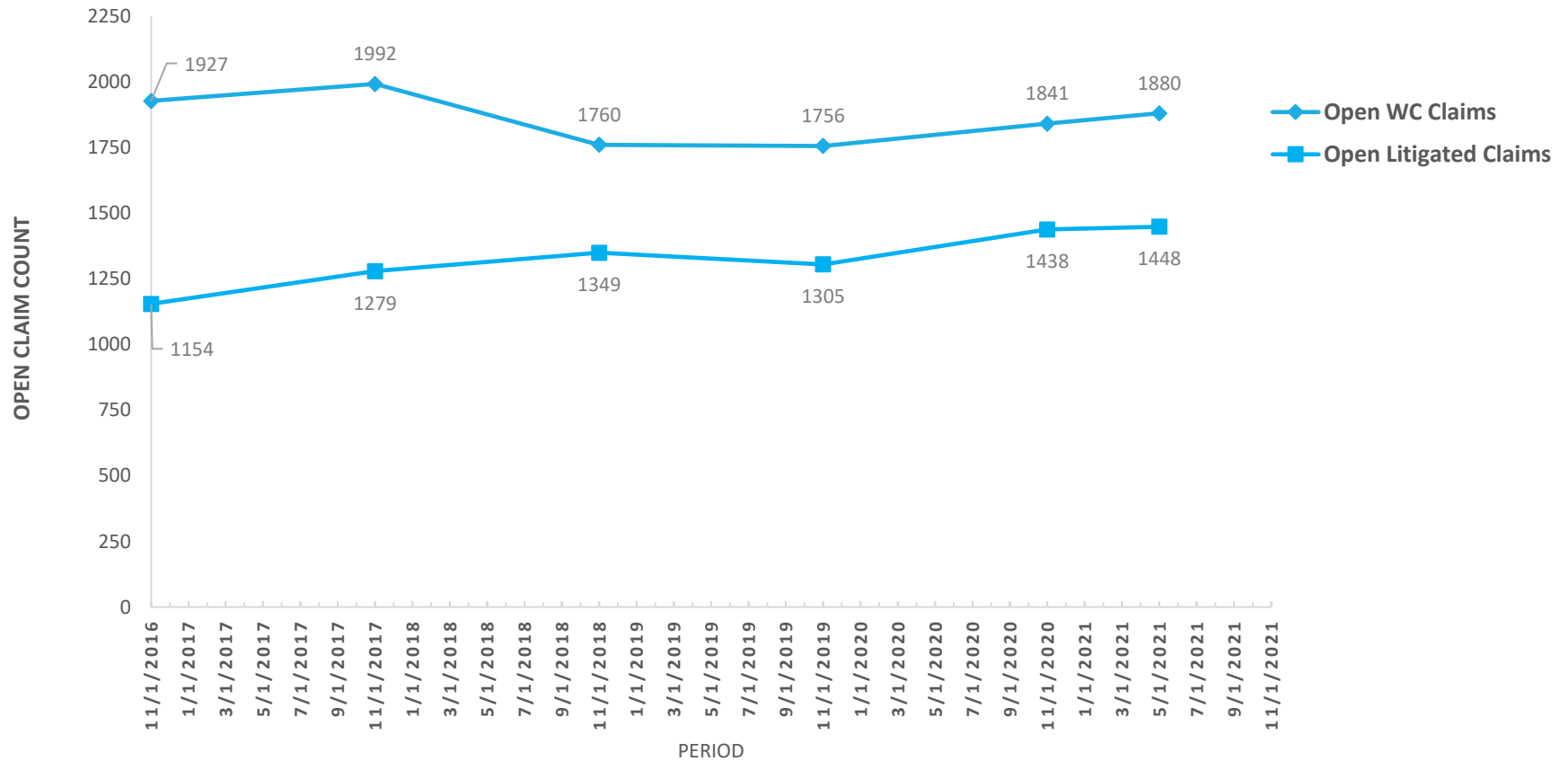
# Contact Information

Workers' Comp.	Fax. 866-839-5397	WC Fax 312-603-2413	
Lorenz, Kirstjen	Manager	312-603-6477	<a href="mailto:Kirstjen.lorenz@cookcountyil.gov">Kirstjen.lorenz@cookcountyil.gov</a>
Butler, Kiawana	Assistant Claims Adjuster/Bill Payments	312-603-2449	<a href="mailto:Kiawana.butler@cookcountyil.gov">Kiawana.butler@cookcountyil.gov</a>
Davis, Jennika	Rising Claims Assistant	312-603-6597	<a href="mailto:Jennika.davis@cookcountyil.gov">Jennika.davis@cookcountyil.gov</a>
Dillard, Kaylah	Rising Claims Assistant	312-603-5245	<a href="mailto:Kaylah.dillard@cookcountyil.gov">Kaylah.dillard@cookcountyil.gov</a>
Henschel, Jason	Claims Adjuster II CCH Hospitals (A-M) 239 Dept. of Corrections (N, O and Q)	312-603-5830	<a href="mailto:Jason.henschel@cookcountyil.gov">Jason.henschel@cookcountyil.gov</a>
Kaminski, John	Claims Adjuster II Sheriff's Police (L-M) Court Division 230	312-603-6617	<a href="mailto:John.kaminski@cookcountyil.gov">John.kaminski@cookcountyil.gov</a>
MacFarlane, Michael	Claim Adjuster II Sheriff Police (M-Z) CCH - Hospital (N-Z)	312-603-6376	<a href="mailto:Michael.macfarlane@cookcountyil.gov">Michael.macfarlane@cookcountyil.gov</a>
Martin, James	Sr. Workers Comp. Claims Adjuster Corrections (P, R-Z)	312-603-6274	<a href="mailto:James.Martin2@cookcountyil.gov">James.Martin2@cookcountyil.gov</a>
Panik, Megan	Claims Adjuster II Sheriff - Corrections (A-F)	312-603-2454	<a href="mailto:Megan.panik@cookcountyil.gov">Megan.panik@cookcountyil.gov</a>
Rogers, Twanderlyne	Sr. Workers Comp. Claims Adjuster Iman Fitzgibbons & Complex Claims Corrections (G-K)	312-603-3568	<a href="mailto:twanderlyne.rogers@cookcountyil.gov">twanderlyne.rogers@cookcountyil.gov</a>
Raghian, Behzad	Claims Adjuster II 280-Adult Probation/CCC/Juvenile Probation	312-603-5297	<a href="mailto:Behzad.raghian@cookcountyil.gov">Behzad.raghian@cookcountyil.gov</a>
Thomas, Marlita	Claims Adjuster II Juvenile Detention Center (JTDC)	312-603-5256	<a href="mailto:Marlita.thomas@cookcountyil.gov">Marlita.thomas@cookcountyil.gov</a>

# APPENDIX SLIDES

# Open & Litigated Claims

## WORKERS' COMPENSATION OPEN & LITIGATED



# Workers' Compensation Cycle Time

Cycle Time to Average Paid on Closed Claims

