

Claims Examiner Survey Analysis - May 2003

The Oregon Workers' Compensation Division began working on an initiative called Voice of the Customer in December 2001. The goals of the initiative are to identify customers' and stakeholders' priorities as they relate to workers' compensation information and services, to develop a sustainable process to measure satisfaction with WCD services, and to develop processes and materials for continuous input.

As part of this initiative, WCD conducted surveys of its primary stakeholders, injured workers and employers in 2002. In 2003, surveys of vocational providers and attorneys were conducted. This survey is of workers' compensation claim examiners, claim supervisors, and claim assistants. The department does not have a list of claims examiners, so WCD began this survey by contacting all insurers, self-insured employers, and TPAs who had processing locations in Oregon asking how many claims examiners and assistants were employed by them and would they be willing to have them respond to a survey. Two mailings were completed to receive this information. Four companies (out of the 43) said they did not want to participate in the survey.

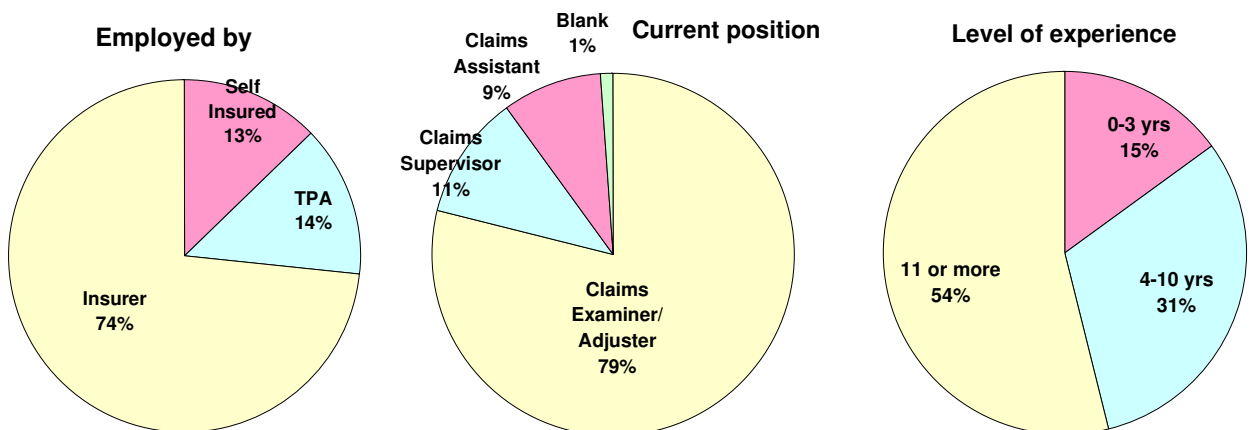
WCD also asked for a contact name if the company would be participating in the survey. WCD then sent two mailings to that company representative and asked for e-mail addresses of their claims examiners and assistants. Not all companies responded to this second request even though they had agreed to participate. From the initial mailing it was determined that there are 541 claims examiners and assistants processing claims in Oregon.

The final number of claims examiners and assistants sent the survey was 405. Of the 405, 182 completed the survey (45 percent).

Seventy-four percent of the claims examiners were employed by insurance companies, 14% by third party administrators and 13% by self-insured employers. Seventy-nine percent of the respondents are currently working as claims examiners/adjusters. Eleven percent are claims supervisors and 9% are claims assistants. Over half (54%) of the claims examiners had eleven or more years of work experience. Another 31% had from four to ten years and the remaining fifteen percent had three or fewer years of experience (Figure 1).

Claims examiners may work on several different types of claims. Eighty-five percent indicated they work on disabling claims while 69% worked on non-disabling claims. Permanent total disability claims are worked on by 36% and fatality claims by 29%.

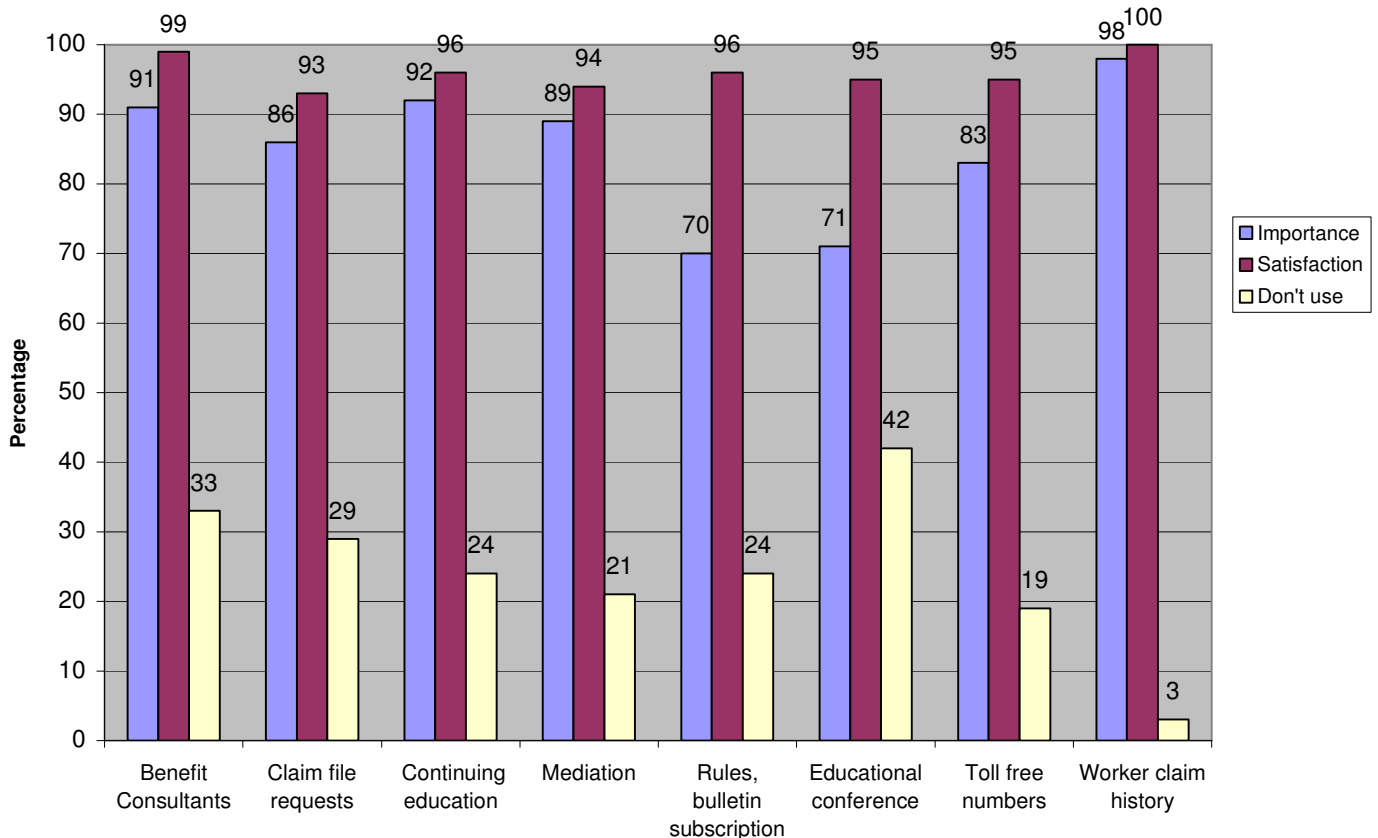
Figure 1. Characteristics of Claims examiners, assistants, and supervisors



Note: Due to rounding percents may not add to 100.

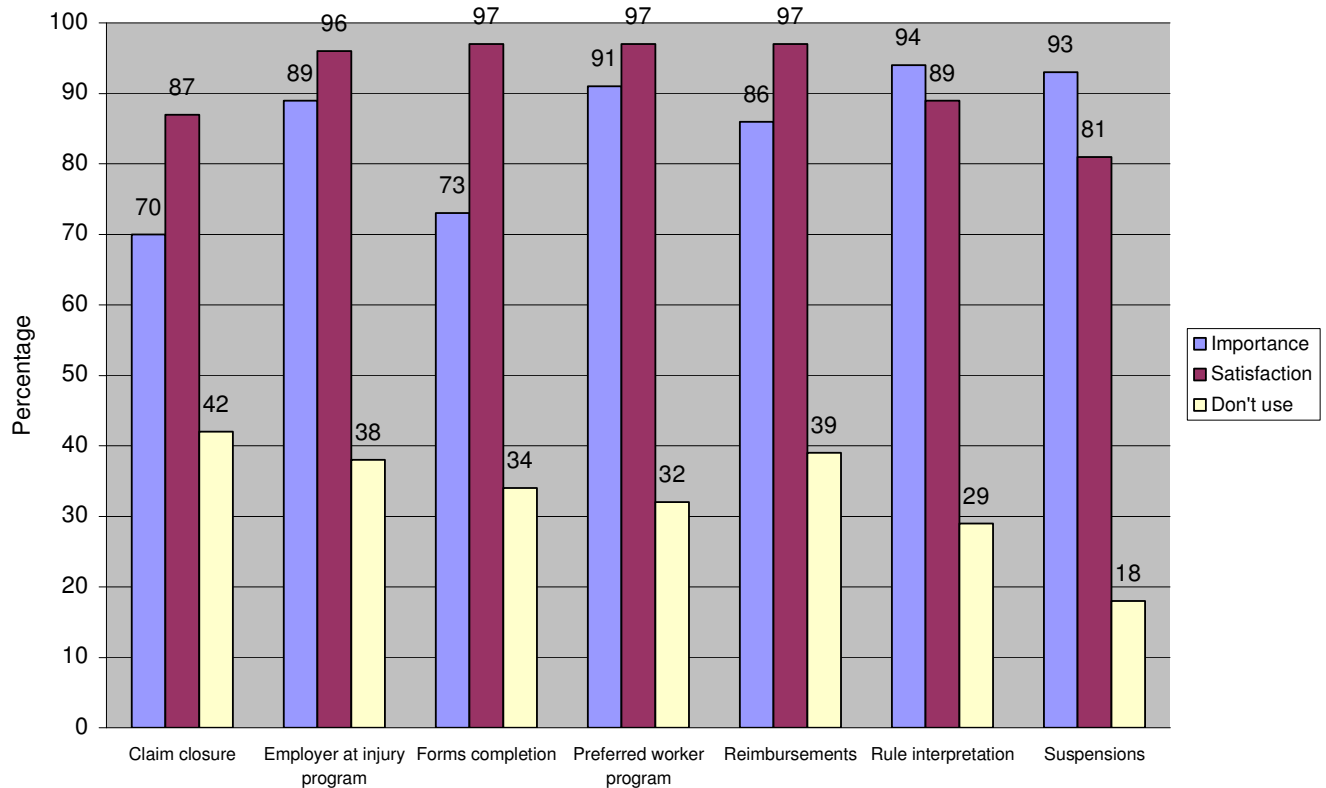
WCD provides services to help claims examiners understand and navigate the workers' compensation system. Claims examiners were asked to rate the importance of and their satisfaction with eight of these services. For each service, a certain percent of the respondents indicated that they did not use the service. The satisfaction and importance ratings exclude those who reported that they did not use the service. The services provided by the benefit consultants, continuing education and training, and worker claims history (claims index) rated the highest in importance and claims examiners were highly satisfied with these services. See Figure 2.

Figure 2. Importance of and satisfaction with WCD Services



Note: Importance and satisfaction ratings exclude those who don't use the service.

Claims examiners were also asked to rate the importance of and their satisfaction with seven areas where WCD staff are available to assist them. Again, many of the respondents reported that they did not use some of these services. Staff assistance with the Employer-at-Injury program, the Preferred Worker program, and with reimbursements rated high in both importance and satisfaction. Rated high in importance, but low in satisfaction were staff assistance with rule interpretation and suspensions.

Figure 3. Importance of and satisfaction with areas of staff assistance

Note: Importance and satisfaction ratings exclude those who don't use the service.

A list of fourteen topics that claims examiners may need information about was provided and rated for importance and satisfaction. Information about claim cost reimbursement status, certified vocational providers, re-employment assistance, and serving on advisory committees were not used by about 50% of the claims examiners. Information about continuing education and training, court decisions, employer coverage history, and law and rule changes all rated high in importance and satisfaction. Information about dispute resolution status, policy decisions, suspension request status, and who to call/agency directory rated high in importance, but low in satisfaction.

Text Table 1. Importance and Satisfaction – information received

Information Received	Importance	Importance	Satisfaction	Satisfaction
	Score	Rating	Score	Rating
Certified vocational providers	3.0	Low	3.0	High
Claim cost reimbursement status	3.0	Low	3.0	High
Continuing education/training	3.3	High	3.0	High
Court decisions	3.3	High	3.0	High
Dispute resolution status	3.2	High	2.9	Low
Employer coverage history	3.4	High	3.2	High
How to complete forms	3.1	Low	3.0	High
How to respond to 873 requests	3.0	Low	3.0	High
Law/rule changes	3.4	High	3.1	High
Policy decisions	3.3	High	2.9	Low
Re-employment assistance	3.1	Low	3.0	High
Serving on advisory committees	2.7	Low	2.9	Low
Suspension request status	3.3	High	2.9	Low

Who to call/agency directory	3.4	High	2.9	Low
Average Score	3.2		3.0	

Claims examiners were asked specifically about how satisfied they were with the timeliness of reimbursement request processing. Fifty-seven percent of the respondents do not use reimbursement request processing. Of those that did, ninety-four percent were satisfied with the timeliness.

When asked what services or information they need but do not receive, claims examiners suggested a WCD 800 number for workers who have non-complying employer claims, a WCD directory for who to call for services, timely resolution of MRU and RRU disputes, and updated training on Board's Own Motion, permanent total disability, and reimbursement requests.

E-mail, the web site, and newsletters were the top three ways claims examiners prefer to receive information from WCD. Training workshops, written correspondence, and phone/toll-free information lines were the next three preferred ways to receive information. Least popular was video teleconferencing and conference call meetings.

Way to receive information	Percent
E-mail	75
Web site	66
Newsletters	42
Training workshops	25
Written correspondence	25
Phone/toll-free information lines	20
Pamphlets	12
WCD educational conference	12
Industry notices	10
In-person meetings	3
Conference call meetings	1
Video teleconferencing	1

The WCD web site is used by eighty-six percent of claims examiners. None of the respondents indicated that they did not have internet access.

Claims examiners were asked to rate the importance of and satisfaction with on-line access to nine different informational items. Online access to WCD bulletins, the for insurers web site, WCD forms, laws and rules, and interactive forms all rated high in importance and satisfaction. Only the employer coverage database rated high in importance, but low in satisfaction. When asked what other on-line services or types of information they would like to receive, claims examiners suggested access to other state's workers compensation regulatory agency Web sites, e-mail access to ask a question and get an answer, opportunities to obtain continuing education credits through on-line training, and revised and electronic 873 forms.

On-line access	Importance	Importance	Satisfaction	Satisfaction
	Score	Rating	Score	Rating
Benefit calculation software	3.2	Low	3.2	High
Bulletins	3.4	High	3.3	High
Email for questions	3.3	Low	3.1	Low
Email notification service	3.1	Low	3.2	High
Employer coverage database	3.5	High	3.1	Low
For insurers web site	3.4	High	3.3	High
Forms	3.5	High	3.3	High
Interactive forms	3.4	High	3.2	High

Laws and rules	3.5	High	3.3	High
Average Score	3.4		3.2	

As part of WCD's interest in improving the clarity of its forms and written communication, claims examiners were asked to rate the clarity of seven of these written documents. The highest excellent rating was for forms, with 13% rating excellent, 63% good, 20% fair, and 4% poor. Bulletin clarity was rated excellent by 8%, good by 73%, fair by 18%, and poor by 1%. Receiving the poorest clarity rating was letters of agreement about vocational assistance with 10% giving them a rating of poor. Also receiving a low clarity rating were 873/requests.

Document	Excellent	Good	Fair	Poor
Forms	13	63	20	4
Bulletins	8	73	18	1
Administrative rules	6	65	27	1
Director's administrative orders	6	67	25	2
Industry notices	5	72	20	3
873/requests	5	59	28	8
Letters of agreement about vocational assistance	2	73	15	10

Note: Percents are based on the number of respondents answering the question.

WCD provides continuing education opportunities for claims examiners. When asked if they were aware of this, 77% responded yes and 23% responded no. Forty-nine percent have attended continuing education training, while 51% have not. Workers' compensation related training of interest included administering Board's Own Motion claims, aggravation, changes in and new law or rules, WCD policy on suspensions, supplemental disability, vocational eligibility, and figuring permanent partial disability ratings.

When asked if WCD could assist with only one thing, what would it be, a variety of answers were provided. Some of these included how to avoid penalties, benefit explanations, bulletins written in "layman's" language, historical coverage of employers on the WCD Web site, more objectivity in rulings, returning phone calls within four hours, answers to technical questions about claims processing, and more training in the southern part of the state.

In developing WCD's performance measures, and in keeping with its goals, objectives, and strategic plan, WCD has given priority to customer service as a critical measure of its success. WCD strives to provide excellent customer service and to gain a high level of customer satisfaction. Claims examiners were asked to rate WCD customer service in four areas. WCD staff treated them with respect was rated excellent by 30%, above average by 59%, below average by 9%, and poor by 2%. Helpfulness of staff had much the same rating with 29% rating excellent, 60% above average, 11% below average, and 1% poor. When asked if staff were knowledgeable in regard to their issue or question 22% rated this as excellent, 62% as above average, 15% below average, and 2% as poor. The final characteristic was timeliness of staff response. Twenty-nine percent rated this as excellent, 57% as above average, 12% as below average, and 2% as poor.

WCD Customer Service	Excellent	Above Average	Below Average	Poor
Staff treated you with respect	30	59	9	2
Staff were helpful	29	60	11	1
Staff were knowledgeable in regard to your issue	22	62	15	2
Staff were timely in their response to you	29	57	12	2

Note: Percents are based on the number of respondents answering the question.

The survey closed with a question inviting claims examiners to share any comments they had about the Workers' Compensation Division. There were many positive comments praising WCD staff for their professionalism, hard work, and willingness to help. Other comments included a need to streamline the preparation of exhibit lists for disputes, reducing the wait to speak with a person when using an 800 number, consistency in WCD's ruling and interpretations of administrative rules, and reduction in the number of 873s which request information that has already been provided.