

In an effort to keep you aware of the services provided by CareWorksComp, we thought we would share a series of brief articles about our commitment and approach toward different cost-containment strategies. One such claims cost inhibitor that we employ is filing for a **handicap reimbursement**.

Handicap Reimbursement is a program that BWC put in place many years ago to remove hiring barriers for those employees who may have one, or several, "handicapping" conditions. There are currently 25 such conditions (Arthritis, Epilepsy, and Diabetes, to name a few.) If an employee has one of these designated conditions, sustains a work-related injury which results in lost time, and their recovery is delayed due to interference of these conditions, BWC may grant cost relief to the employer.

It's our job as your TPA to look for these conditions in your claims, and we take a very aggressive approach. We are committed to **reviewing every claim for every client** for handicap reimbursement potential! When we find a claim with a designated condition, we decide what the best approach is to maximize the cost relief for our clients, and sometimes this means waiting until the claim has reached a plateau so we can get the biggest handicap reimbursement possible. Sometimes, in the interest of keeping an experience modification rate (EMR) as low as possible in the short term, we may file earlier than usual. It depends on the circumstances and we look at each case individually.