



Workers' Compensation Solutions for

Health & Human Services

Health Care, Long-Term Care and Social Services

Success Story:

Slip, Trip and Fall Prevention Efforts Help Reduce Nursing Home Claims Costs

One long-term care customer experienced five claims related to slips, trips and falls costing nearly \$37,000 in just one year. United Heartland Loss Control evaluated the root causes and identified three possible areas of risk exposure:

- Wet surfaces and mats in the kitchen
- Wet surfaces in the laundry room
- Cords on floors in patient rooms and in common areas

The UH team offered slip, trip and fall (STF) prevention training and resources with the goal of reducing STF-related claims. Because of the customer's commitment to implementing housekeeping protocols and STF prevention education, the facility experienced no claims related to STFs the following year, resulting in a significant impact on an organization's bottom line.

UnitedHeartland.com
1-800-258-2667

 UnitedHeartland

30%

Average e-mod savings obtained by accounts with an initial mod >1.25 who have been with an AF Group Workers' Compensation Division subsidiary brand for at least four years.*

*Based on 2005-2022 policy year data.

United Heartland is the marketing name for United Wisconsin Insurance Company, a division of AF Group. All policies are underwritten by a licensed insurer subsidiary. For more information, visit afgroup.com. © AF Group.

 AF Group

Claims and Medical Management

Our claim professionals understand the statutory regulations and medical provider environment within applicable jurisdictions. This knowledge and expertise empower the claim handler to provide personalized attention to every worker.

Claim texting — Injured workers can opt-in to text messaging, providing an efficient pathway for exchanging information/documentation about their claim. The information obtained integrates directly into our claim management systems for added efficiency.

TeleCompCare® — Nurse triage and telemedicine provides injured workers immediate access to medical care.

Investigative Services Unit — While few claims are fraudulent, our team of former law enforcement professionals partner with us to investigate and expose potential issues.

- Social media check
- Medical canvass coordination
- Surveillance coordination
- Evaluation of potentially fraudulent activity

Other claim and medical management resources:

- Causation investigations
- Consulting physicians
- Telephonic nurse case managers
- Clinical pharmacist
- Business segment specialization
- Medical bill review

Loss Control Specialization

Through technology and decades of experience, our Loss Control team provides custom and off-the-shelf solutions to help mitigate the evolving risks inherent to organizations across our core business segments.

Safe Patient Handling & Mobility Program — A video series with detailed program materials, the UH Safe Patient Handling & Mobility (SPHM) program highlights the importance of creating transfer observation systems, assessing transfer equipment, understanding national SPHM standards, overcoming resistance to program implementation and more.

Behavior Management Program — A detailed overview and best practices for implementing an effective behavior management program.

Safety Committee Toolkit — An information capsule containing virtual learnings, assessment checklists, forms and other useful tools for safety committees.

ErgoView — Motion capture technology using AI to identify and assess musculoskeletal risk factors.

WalkSafe — Annual safety campaign designed to address a major contributor to workers' compensation claims: slips, trips and falls.

SafetyTalks — Discussion guides to help foster effective conversations about common workplace hazards.

Virtual Resources — Library of posters, tip sheets, eLearnings, videos and more at no cost. Get started by visiting the **Resource Library at [UnitedHeartland.com](https://www.unitedheartland.com)**.



22%

Our claim costs across all business segments remains on average 22% below the industry average.*

*Based on a 2017-2021 comparison of UH's total lost-time claim counts and NCCI's industry estimates, adjusted for state and hazard group mix. Excludes medical-only.