



Experts  
in Illinois  
Hospital  
Workers'  
Compensation  
Claims and Risk  
Management.

# Workers' Compensation Solutions for Health Care Organizations



Insurance Solutions

Illinois Risk Management Services



# Managing Exposure to Workers' Compensation

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Health care is the highest industry for non-fatal occupational injuries and illnesses by private industry sector, according to the U.S. Department of Labor. As the workforce continues to age, the risk of injury to personnel will increase. Today's health care organizations can't afford to be passive or reactive.



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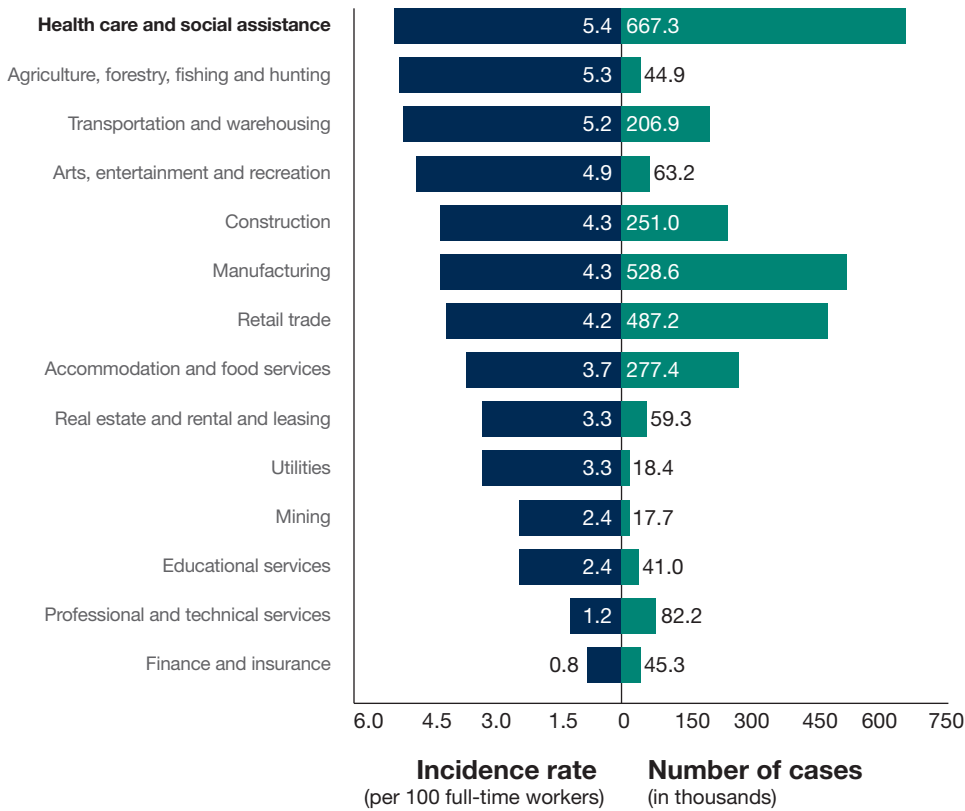
Insurance Solutions

IHA Insurance Solutions is offered through IHA Business Solutions, an Illinois Hospital Association company.



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### Incidence Rates and Numbers of Non-fatal Occupational Injuries and Illnesses by Private Industry Sector



Source: Bureau of Labor Statistics, U.S. Department of Labor, October 2010



Illinois Risk Management Services (IRMS), offered through IHA Insurance Solutions, addresses the risk challenges faced by health care organizations.

### Experience where you need it

As a leader in administering third-party workers' compensation claims for more than 30 years, IRMS focuses exclusively on managing workers' compensation cases for Illinois health care providers.

### Custom solutions for specific needs

IRMS provides a proactive and cooperative approach to managing workers' compensation issues. Solutions include comprehensive suites as well as unbundled custom services. When you engage us, we respond with a program that addresses the specific needs of your organization. Our team will provide responsive, tailored expertise to help you reduce exposure and control potential losses.

### From Metropolis to Moline, Carbondale to Chicago

There's no place quite like Illinois. This includes the working and regulatory environment as well as the prevailing practice patterns within health care organizations throughout the state. Only IRMS provides this exclusive focus on managing compensation cases for Illinois health care providers.

Because we are part of the Illinois Hospital Association (IHA), we have the deep insight and proprietary expertise to deal with the unique challenges facing Illinois providers. The sole mission of IHA is to make Illinois hospitals and health systems successful. It's a testament to IRMS' success that most of the 100 health care organizations we serve have relied on us for a decade or more. We provide workers' compensation solutions that work. We can do the same for you.



### To discuss your needs, contact us!

Experts in Illinois health care workers' compensation claims and risk management are ready to help you with a proactive and cooperative approach to reducing your workers' compensation exposures.

**630.276.5872**

**[www.ihatoday.org/insurance.aspx](http://www.ihatoday.org/insurance.aspx)**

## Claims Management Services

### Managing claims and containing costs

- Team approach with client to facilitate prompt compensability decisions and decisive disability management—leading to final case resolution
- A fact-based reserving approach—reserves set at final-probable payout
- Client-specific cost containment programs
- Management of excess insurance program
- Quarterly in-person claim reviews
- Value-added services include client-specific seminars, database and web-based technology, customized reporting, on-line first reporting, OSHA compliance assistance

## Loss Control Services

### An ounce of prevention is worth a pound of cure

- On-site inspections to review areas of risk and provide loss control solutions
- Ongoing assessment of claims experience to identify problem areas of loss and offer loss control solutions
- Coordination with claims staff on identification and correction of risk management issues
- Participation in client's safety programs
- Risk management education seminars
- OSHA regulatory compliance assistance

## Actuarial Services

### Simplifying the complicated

- Actuarial services are available for self-insurance feasibility studies; determination of self-insurance funding requirements; and estimation of year-end accruals



IHA Business Solutions  
delivers high-performing  
results for today's health  
care organizations.



An **Illinois Hospital Association** Company

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