

## **Nonsubscription First and Foremost Protects Injured Employees**

ARAWC Perspectives has interviewed a variety of individuals with expertise in different areas of the Texas injury benefit field. One of the things that all the players in the industry adamantly insist is that injury benefit plans are first and foremost about taking care of injured employees. Perspectives heard Diana Craft speak at a conference and was moved by her stories about employees covered by the policies she administers, so we asked her to share them with us.

Craft, President and CEO of Providence Companies, a third-party provider supporting employers' ERISA plans for work-related injuries, says she has always been drawn to the unusual, and, in the early 1990's, Texas injury benefit plans certainly were unusual. Today, she is regarded as one of the most successful TPAs and a leader in the field. Forty percent of her employees have tenure longer than a decade and the company's mission is to provide outstanding customer service.

***ARAWC Perspectives: You believe Texas injury benefit programs are the better way to provide for employees. Why?***

***Diana Craft:*** There are many reasons, but most important is the fact that most employers who purchase workers' comp are not involved in the recovery of the injured employee. The employee goes to a doctor on his own and gets lost in a fog. The employers whose benefits we administer genuinely care about their employees, they stay in touch, they encourage them and they help them get back to work quickly. It's a totally different relationship. It's not about saving money, it's about finding the best medical treatment to get the employee back to the shape he or she was in before the injury. They have a real responsibility under an ERISA plan.

***AP: You told us that the employers you work with really care about their employees. Can you share some of your stories?***

***DC:*** We had an employee whose right arm was injured and amputated. This proved especially devastating because he previously experienced an injury that resulted in the loss of his left leg. At the time, he was living in one-room – it can only be called a shack or lean-to – which was a poor place to recover from a major injury. However, he didn't want to stay in the hospital or check into a rehab facility. He instead wanted his wife to take care of him, but she was in Mexico. The employer authorized us to find an immigration attorney and we were able to get his wife to the U.S. in two weeks. In addition, the employer even installed a hot water heater and air conditioning unit in the employee's home to aide in his recovery. The employee eventually recovered and returned to work. You certainly wouldn't see an employee cared for in these ways under the workers' comp system.

***AP: How unusual is that type of story? It seems like a case requiring an extreme amount of effort and expense.***

***DC:*** I've seen countless stories like this. We had another case with a catastrophic injury involving a motor vehicle that collided with a large gasoline truck. The employer knew the young man wasn't going to survive and wanted to provide his family the chance to see him one final time. Because our client called to let us know within hours of the incident, we were able to reach out to the injured worker's family. It turns out that the accident happened outside the family's city of residence and they didn't have the funds to travel to the scene. The employer called the nearest convenience store to the family's home and arranged for their car to be filled with gas and for them to have their pick of food from the store for free so that they could travel to see their loved one. In addition, we were also authorized by the employer to track down the injured worker's father (a long-haul truck driver himself). We found his father and were able to fly him to the hospital just hours before his son passed away.

***AP: Again, how common are stories like this?***

***DC:*** Very common. We have claimants who actually thank us for helping them recover.

***AP:* On another topic, as a member of ARAWC, you know the industry is debating whether to change the name of their product from “nonsubscription” or “opt out” to – what? Your thoughts.**

***DC:*** I agree a name change is necessary to separate the responsible employer from one who does nothing or otherwise does not have a responsible benefit program for its injured workers. Even if the ones who do nothing are small, we’re tainted when an accident hits the news and the injured employee doesn’t receive care.

***AP:* Since you’ve been doing this for over two decades, does anything surprise you?**

***DC:*** Yes, each year a majority of my clients – and these are clients I’ve had for many years - have seen a decrease in the number of claims. The reason is that when employers save money, they invest this money back into their company—they invest in safety, safety equipment, training, etc. and we have seen some companies go from a terrible loss history to a record they are very, very proud of.