A scenic landscape photograph of a mountain peak reflected in a lake. The mountain is a prominent, rugged peak with some snow patches, and its reflection is clearly visible in the calm water. The foreground shows a grassy slope with some trees. The sky is a mix of blue and orange, suggesting a sunset or sunrise.

10 Predictions (sure to go wrong)

Stuart Colburn



1. Contagious Diseases

Should it be covered by WC
even if you got it at work



Presumptions

Only use when facts, law, or science is inadequate

Each state was its own laboratory

First class citizens (usually first responders)

Second class citizen treatment

What is next?

Presumptions

- Expanding the list of first-class citizens
- Expanding the list of diseases

Covid-23?

- Applying lessons of flu and covid
- Lege/courts reaction



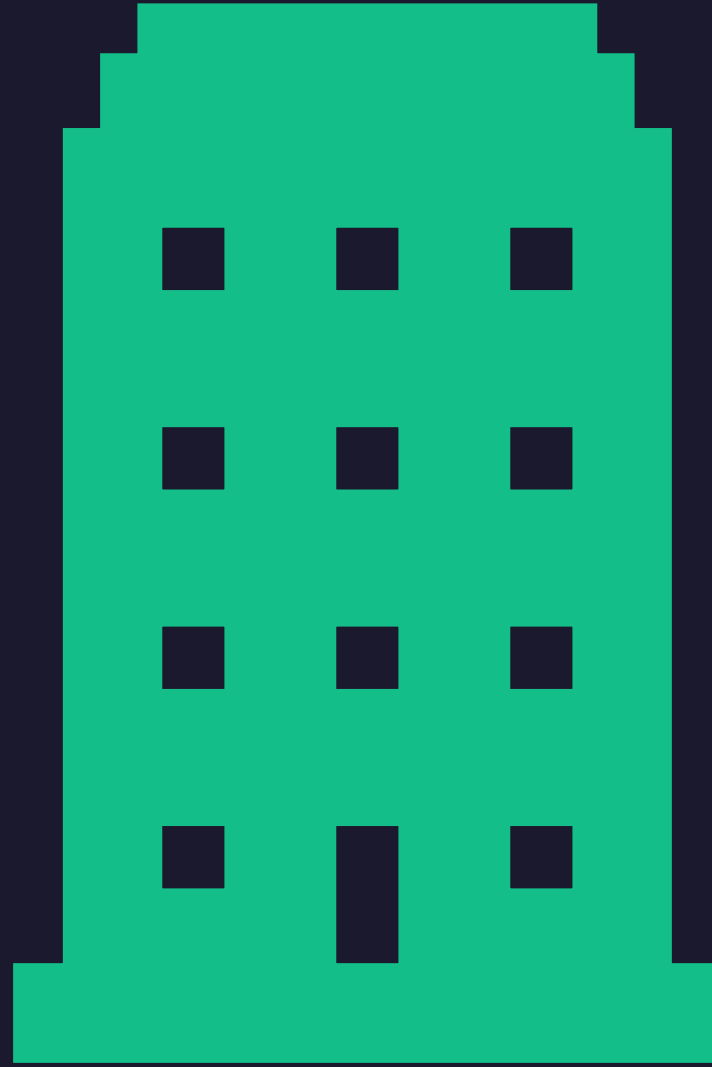
2. Changing Workplace



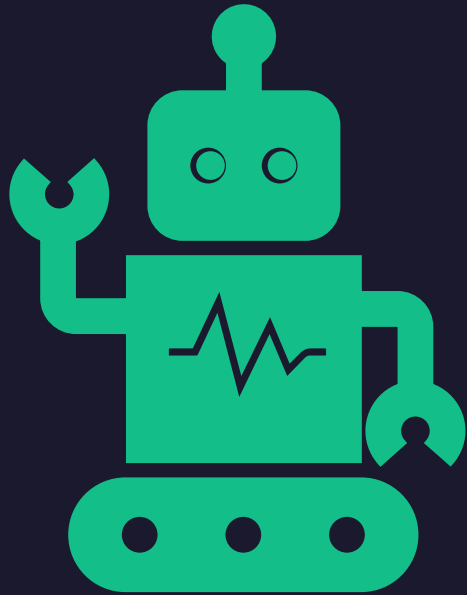


COVID Showed Many Employees Can Work From Anywhere

Changes the types and
frequency of injuries



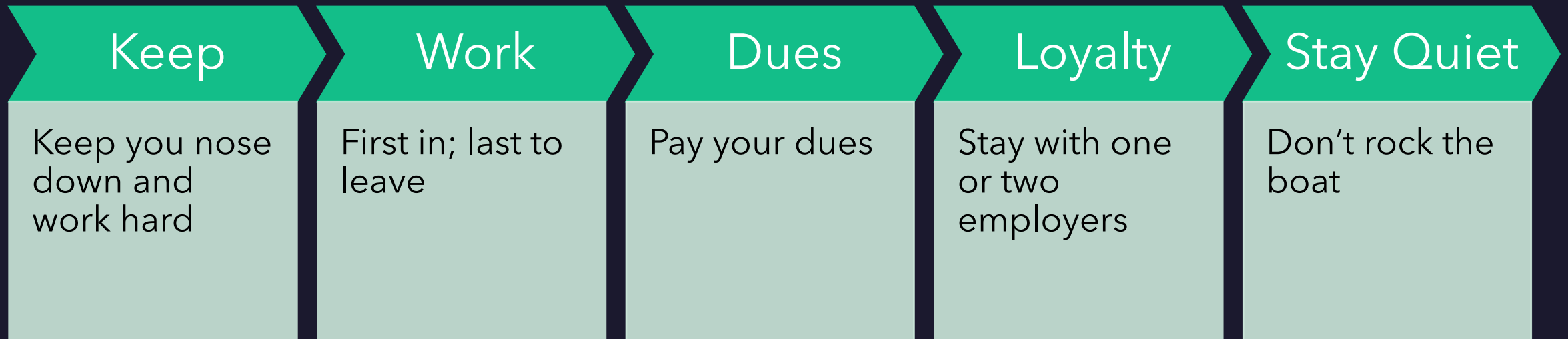
Technology, Innovation, and Automation



3-D printing in
construction

Autonomous driving 18-
wheelers on interstates

Millennials and Gen Z: Changing the Workplace: Old School



Millennials and Gen Z Changing the Workplace: New school

Ask for what they want

Seek a work-life balance

No blind loyalty

No stigmas

Little trust in management

Remote Work: Employees



Remote Work: Employers

Covid response was temporary




```
graph TD; A[Covid response was temporary] --> B[Pushback from building owners]; B --> C[We are paying for the space]; C --> D[Need more collaboration]; D --> E[Old school managers who don't know how to manage remote workforce];
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Pushback from building owners

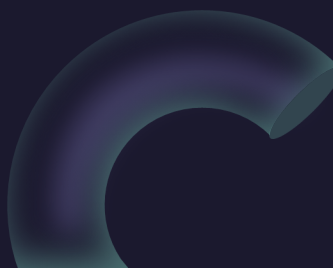
We are paying for the space

Need more collaboration

Old school managers who don't know how to manage remote workforce



Interplay between management and employees



Unions in decline

Use of cost-saving structures (part time, independent contractors, outsourcing, etc)

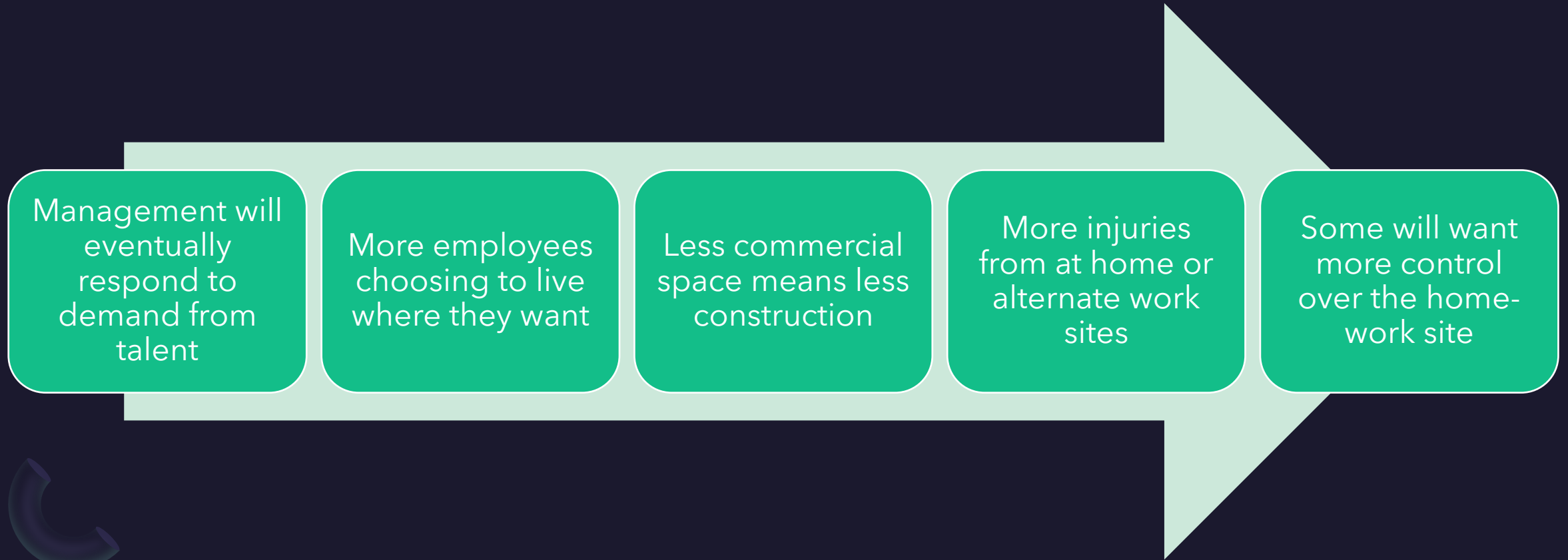
Employers still want good to premium talent

Some strategic-thinking employers are altering their management style

Short term increase in wages/benefits; but greater burnout and disillusionment?

Long-term implications???

What Does Remote Work Mean for WC?



3. Changing Delivery of Healthcare

Where is my Tricorder?



Or

Where is my flying car and ...



3. Changing Delivery of Healthcare

Telemedicine/
Telehealth

Diagnostics

Robotic
surgery

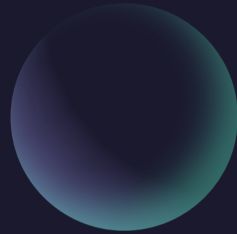
Remote
robotic
surgery

Wearables

Tricorder is
your phone
and an app

4. WC Talent Retention and Acquisition to Handle Claims

Less experienced claims professionals lead to greater costs



4. Talent Retention and Acquisition

"Graying out" of the WC professional

Paying a premium to obtain/retain experienced adjusters

New employees do not like WC adjusting

Automation and technological responses, now and in the future

Losing "something" but is it reflected in the metrics?

Impact on the injured worker?

5. Medical Marijuana?



5. Marijuana (Marihuana)

Should Feds de-schedule it
(majority or Ds & Rs)?

Should Congress decriminalize it
(like 37 states)

Is it medicine (some states think
so)? Who should decide?

Should WC pay for it? And how
much (6 states have fee
guidelines)?





6. Pursuing Medical Profits



6. Pursuing Medical Profits

Opioids
(Sackler Family
and others)

Physician
dispensing

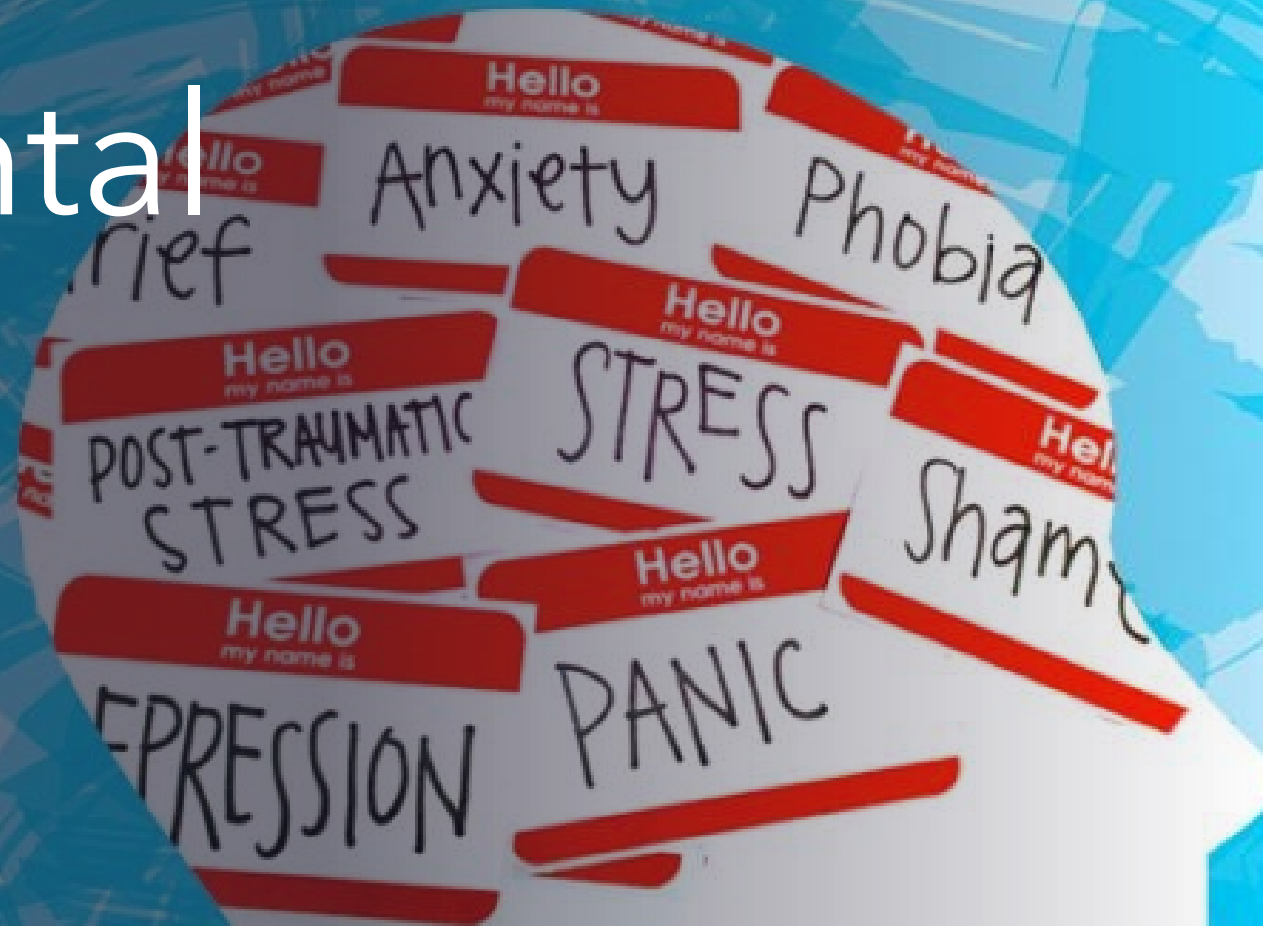
Mills and
kickback
schemes

Certain kinds
of injuries or
treatment

Air ambulance

Consolidation

7. Mental health



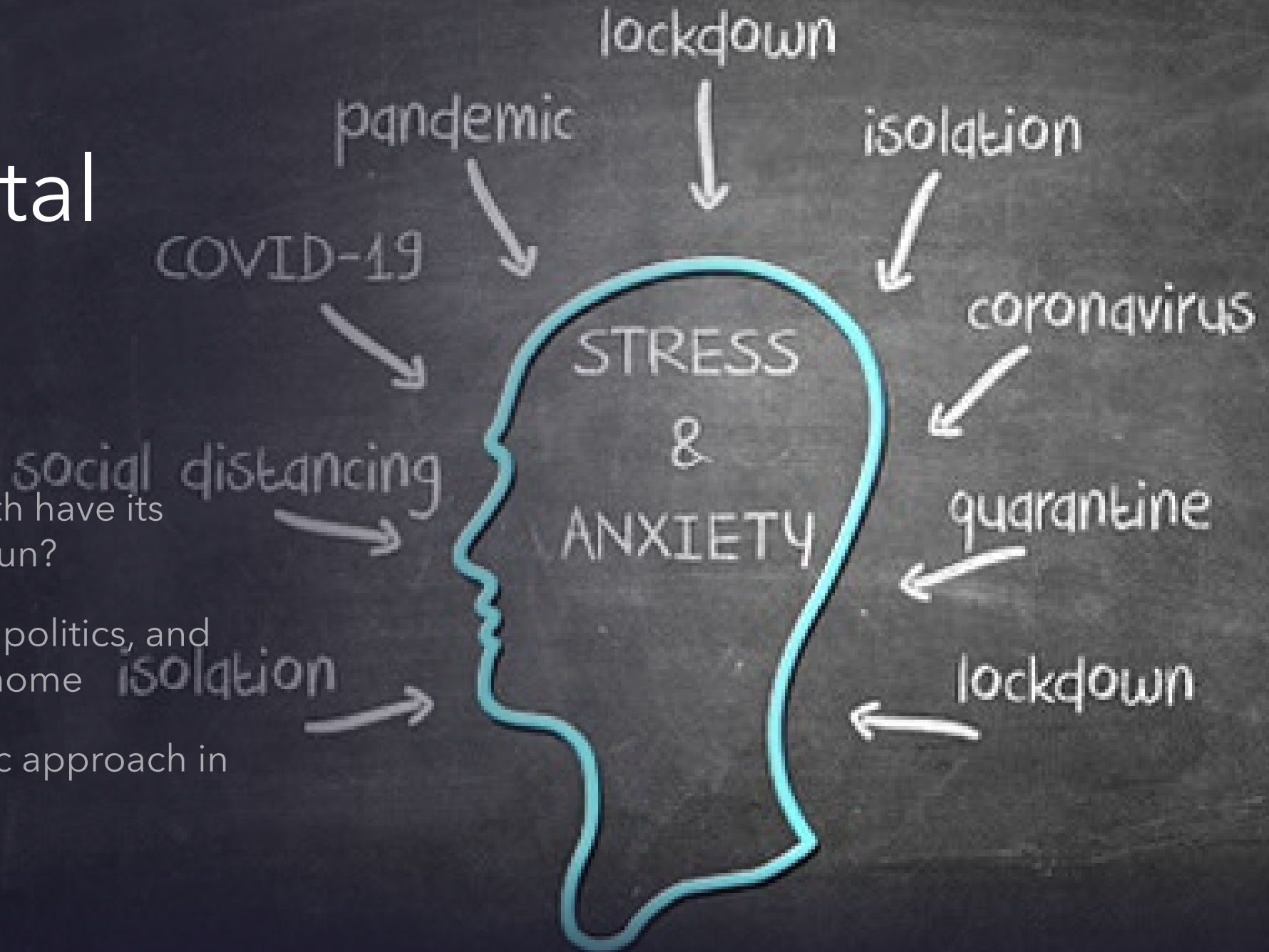
7. Mental health

Simone Biles

Did mental health have its moment in the sun?

Impact of covid, politics, and stay/work from home

Ready for holistic approach in WC?



7. Mental Health

Bio-Pscho-
Social Model

CBT

Claims
Advocacy

Empathy

Employer
Engagement

Holistic
Approach

8. Health v. WC Insurance





Health v. WC Insurance

Majority of WC costs are medical

Idea: non-subscriber plans

Idea: Carve outs

Idea: Health insurance with a disability plan

Avoid all insurance (Misclassification, independent contractor, etc.)

9. AI (Finally)



AI (& machine learning) in WC

Identifying potential injuries

- dangerous jobs; repetitive trauma; hernias

Communicating

- Chatbots; texts; appointment reminders; benefits

Adjusting simple claims

- Treatment and disability guidelines

Flagging problem claims

- Guidelines; BioPsychoSocial; Comorbidities

Diagnosing (MRI, X-Rays)

- Remove bias in interpretation; will be better and consistent

Treating


- Virtual reality pain management; treatment plans; tricorder

10. Changing Claim Handling

Claims Adjuster

Investing activities
Capital expenditures
Purchases of restaurant
Cash used for
Other
Financing activities
Long-term borrowing
Long-term financing
Treasury stock
Common stock
Preferred stock
Other
Excess cash
Pr

Would you want this job?



Everyone hates you

Lack of real training and education

Asked to handle multiple jurisdictions

Slave to data entry and Best Practices

Fear of being replaced by AI

Other options

The Cost of a Denial: Some people ...

Investigate
fully and make
a decision

Deny and then
investigate
fully

2017 study found 67% of
denied cases were accepted
within 12 months

Those cases cost 55% **more**



Insurance Carriers

WC is declining frequency

Adjusters make mistakes

To compete, you reduce costs

Employee retention and
engagement challenges



One Popular Solution: TPAs

Benefits to IC

TPAs compete on price

Eliminate FTE

TPAs pay for adjuster mistakes

SHIs control product

Many insureds want TPAs



Drawbacks

01

Focus is on SHIs
and Audit

02

Don't have the
IC resources

03

Competing
TPAs must
reduce costs

04

Higher turnover

05

Increased claim
counts and
jurisdictional
load

06

Fragmented
decision-
making



Enjoy the
rest of your
conference

”

*Don't count the
days, make the
days count.*

MUHAMMAD ALI