

# EMPLOYER ADVOCATE

516 NORTH ADAMS STREET • P.O. BOX 784 • TALLAHASSEE, FL 32302 • PHONE (904) 224-7173 • FAX: (904) 224-6532

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## Workers' Compensation Claims Fraud Prevention & Detection

Recent studies have found that a very large percentage of workers' compensation claims involve some degree of fraud. Fraud may range from a small exaggeration of the ailments to outright deception regarding the existence of an injury or where/how it may have occurred. One study conducted by Broward County found that some degree of fraud was suspected in nearly 75% of their lost-time claims.

Employers can take many steps to help prevent fraudulent and/or exaggerated claims. These practices will result in lower workers' compensation premiums and ultimately save the employer a significant amount of money. Most of these steps do not require an expenditure of funds, but rather a small investment of time.

One of the first steps an employer can take is to ensure the company has good, sound interviewing and hiring practices. It is essential that employees are qualified for the position and are physically capable of performing the basic job functions. A trained and motivated employee is much less likely to have an on-the-job injury. Studies have found that the highest frequency of claims, by far, is with employees who have been on the job less than six months. Pre-employment physicals, when possible, will help ensure a prospective employee is capable of meeting the essential job requirements. Otherwise, an employment application designed to ensure the applicant can perform those requirements or to identify any necessary accommodations is recommended.

After an offer of employment has been extended, a prior injury search should also be made. This will help protect the employer and reduce workers' compensation costs. When an employee who has sustained a previous workers' compensation injury sustains another injury, the costs of the claim may be reduced

significantly through reimbursement from the Special Disability Trust Fund. Call Cindy Bramblett, Senior Vice-President, Administration & Services, at Associated Industries of Florida, (904) 224-7173, for information on our "Job Injury Reporting Service."

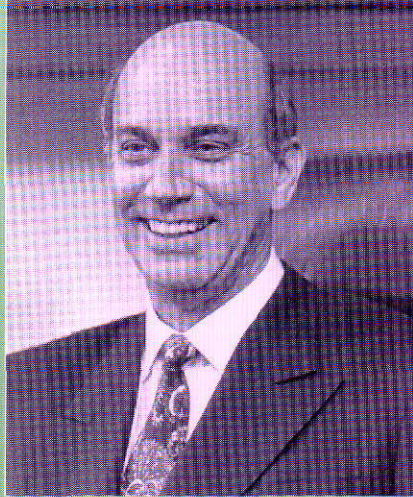
When an injury is reported, the employer should make sure that the injured employee receives immediate, qualified medical treatment and that the insurance carrier is notified as soon as possible. If you are unsure of where to send an employee in non-emergency situations, contact your insurance carrier. With the volume of claims a carrier handles, it generally knows good, qualified medical providers or doctors in your area. When an injured worker feels that he/she is receiving quality medical care, the attitude toward recovery becomes positive, resulting in an earlier return to work.

Another critical step an employer can take is to make early contact with the injured worker and stay in touch. When an employee feels that his employer is concerned about his/her welfare and is willing to help intervene on his/her behalf, an injured employee is much less likely to seek the services of an attorney or to malingering. To the injured employee, your insurance company may appear as a large bureaucratic machine and that he/she is merely another number. With that attitude, the injured worker may be skeptical as to the company advice regarding benefit entitlements.

The employer and insurance company need to work together toward the same goal of returning the injured worker to employment as soon as possible. It is important for the employer to communicate this to the claimant early in the process. This may entail providing light duty work on a temporary basis as the injured worker recovers. A claimant who feels

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## President's Message



by Jon L. Shebel,  
President & Chief Executive Officer, Associated Industries of Florida

Analysts and experts of every stripe make much of the breakdown of community spirit. Sometimes it takes the drama of a crisis to show them the real nature of the American people.

Over the last several weeks, one of those crises unfolded in south Florida. Hurricane Andrew reduced south Dade and north Monroe counties to Third World conditions. The residents of the hardest hit areas lost not only their homes and businesses, their conveniences and comforts, their emblems of memories; the hurricane destroyed their resources of food, clothing, water, and medical care. As the storm's survivors left behind their daily routine of home, school, and work to set out on a struggle to subsist, the nation reacted in the generous spirit of good will.

Three years ago, after Hurricane Hugo ripped across Charleston, the people of that city promised to be the first on the scene of a like disaster. They came with volunteers and precious necessities. Doctors, nurses, law enforcement officers, firefighters, experts of all kinds from around the country

# In the Spirit of Friendship

donated their time to the relief effort. Contributions from Americans and foreign governments flowed into the Red Cross and other humanitarian organizations. Soldiers and Marines served meals, built shelters, and cleared debris. The business community stepped forward with enormous donations of supplies, money, and personnel, along with vehicles to transport the food, water, and clothing collected in cities throughout the United States.

Two days after Andrew's trek across Florida's southern tip, state business leaders formed the Florida Business Response Coalition to develop plans for immediate and long-term assistance. The coalition has now consolidated its efforts with *We Will Rebuild*, a Miami-based organization that was created to help the area overcome the devastation left by Hurricane Andrew. President Bush appointed Alvah Chapman, chairman of Knight-Ridder's executive committee, to head the project. A resident of Miami, Chapman's stature as a business and civic leader with excellent organizational skills, brings an aura of success to *We Will Rebuild* at the very beginning of its endeavor. Associated Industries has pledged its assistance to *We Will Rebuild*. I and two of the association's senior staff members are actively involved in the organization.

The area's claim on our assistance will not end in a few weeks or months. Dade County provides 15% of the state's gross domestic product. Insurance experts estimate that only 40% of the businesses hit by the storm will reopen. The cost of the losses

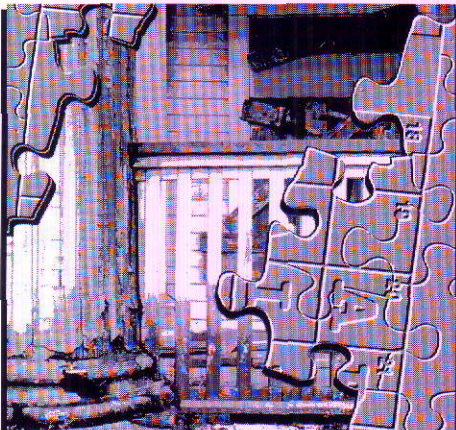
will reverberate throughout our state. Rebuilding the structures of life in south Florida is a matter of economic necessity. It is also a matter of conscience and civic obligation.

When all is said and done, *We Will Rebuild* reflects American values — the belief that private citizens, not government, are the backbone of community spirit and responsibility.

If you would like to join in the effort to repair the damage left by Hurricane Andrew, please write or call:

**Mr. Alvah Chapman, Chairman**  
**WE WILL REBUILD**  
**Miami, Florida 33101**  
**1-305-441-5001**  
**for contributions only:**  
**1-800-551-1010**

Both goods and financial contributions are desperately needed. Please remember, this is the nation's worst natural disaster. The depth of property damage and personal misery are impossible to describe — you must see it to believe it.



**Both the enormity of the disaster and the scope of the recovery effort exceed the images we see on television. A few statistics just begin to illustrate the long-term impact of the storm:**

- 65,000 to 85,000 homes left virtually uninhabitable.
- 250,000 in south Dade county left homeless.
- Damages estimated at \$20 billion to \$30 billion.
- 86,000 people thrown out of work.