

IMPulse

Intermountain Media Pulse

A TRUETONE INCORPORATED COMPANY

**news
CLIP**

11623 Lake Shore
Nampa, ID 83686
(208) 880-9814

FOR YOUR INFORMATION
The Lewiston Tribune
Lewiston, Idaho
Tuesday June 13, 2017
by Elaine Williams
Page 1 of 2

Looking for the best treatment option

Member of Idaho Industrial Commission says most expensive isn't always the best

Chiropractic care, surgery or doing nothing are among treatment options when an employee suffers a back injury.

Studies show that the most effective treatment isn't necessarily the one that's used for those covered by Idaho's workers' compensation program, said Tom Baskin, one of three members of the Idaho Industrial Commission.

As the price of care escalates, Idaho may examine evidence-based medicine to keep prices reasonable for insurance employers to buy to cover on-the-job injuries and illnesses, said Baskin, who spoke Monday to a group of almost 100 attendees at the Idaho AFL-CIO Annual Convention at the Red Lion Hotel in Lewiston.

One reason expensive but unproductive approaches get approved is the commission can only consider what parties present in cases, Baskin said, and physicians sometimes persuasively argue for treatments that have been found by studies to be ineffective even if they cost hundreds of thousands of dollars

States that use evidence-based medicine establish scientifically-backed protocols for doctors to follow based on what their diagnosis is to control costs without placing caps on what will be paid, he said.

"You want to provide the care that is most likely to provide the best outcome."

Baskin also spoke about how quickly claims are handled and ways some employers attempt to avoid insuring employees if they are hurt at work.

The commission expects to make decisions within 28 days on common-place mishaps like falls. But that guideline isn't a rule, and the commission might consider asking the Idaho Legislature to make it mandatory, he said, adding employees can be treated before the decision is made, but they might not be reimbursed immediately.

It's reasonable for more complicated cases to take longer, such as instances in which employees who have worked in more than one place are suffering from asbestos exposure, Baskin said. And while some workers have to wait longer than they like for reimbursements, others find they're stuck with the bills from being hurt at work

One of the sectors that has the most problems is the construction industry, where the cost of coverage can be high, but still a good deal considering how medical care for a single injury can easily surpass \$100,000.

"It makes the most sense for everyone to play by the rules and obtain coverage where it's appropriate."

But that doesn't always happen.

IMPulse

Intermountain Media Pulse

A TRUETONE INCORPORATED COMPANY

**news
CLIP**

11623 Lake Shore
Nampa, ID 83686
(208) 880-9814

FOR YOUR INFORMATION
The Lewiston Tribune
Lewiston, Idaho
Tuesday June 13, 2017
by Elaine Williams
Page 2 of 2

A roofing company might attempt to avoid carrying workers' compensation coverage by reclassifying all its employees as independent contractors, Baskin said. An employee who is unlawfully reclassified could stand a high likelihood of winning a case and technically be entitled to be paid for a work-related injury by the company.

The issue is that if a company is struggling enough to cut corners by not obtaining insurance, it likely won't have any money in the bank to pay the judgment, he said. Unlike some other states, Idaho has no fund to help employees caught in that situation.

One of the mechanisms Idaho has to prevent those kinds of circumstances has faced criticism from legislators who may seek to remove it. The provision requires general contractors to carry coverage that is used if employees of subcontractors working on their site are hurt and the subcontractors have no insurance, he said.

"It's something worth paying attention to."

###

Copyright 2017 The Lewiston Tribune