

WHCA RETRO

# Help at every level



## WHCA RETRO PROGRAM

### BEFORE CLAIMS HAPPEN

- ✔ On-site training specific to long term care
- ✔ Help with setting up your safety program
- ✔ Assessment of current performance and identification of cost saving strategies

### WHEN CLAIMS HAPPEN

- ✔ Proactive claim management by experts in Washington workers' compensation
- ✔ Dedicated return to work specialists
- ✔ Monthly reports outlining claim type, costs and PLAN moving forward

### SAVINGS TO YOUR BOTTOM LINE

- ✔ Long term savings with reduced rates/premium
- ✔ Safety rebate-\$2,500 per building, per year
- ✔ Retro refund-averaging 34% returns over the last 3 years



## WHCA BY THE NUMBERS

1986

Program Inception

400

Long-term care facilities in program

1000s

Claims closed per year

100s

Safety resources available

\$142,576,924

Refunded to members since inception

The Washington Health Care Association is a statewide non-profit trade association representing licensed assisted living communities, skilled nursing facilities, and related business professionals.

The Washington Health Care Association was established to elevate the standards and delivery of services and health care to individuals residing in long term care facilities throughout Washington.

# RETRO specifics

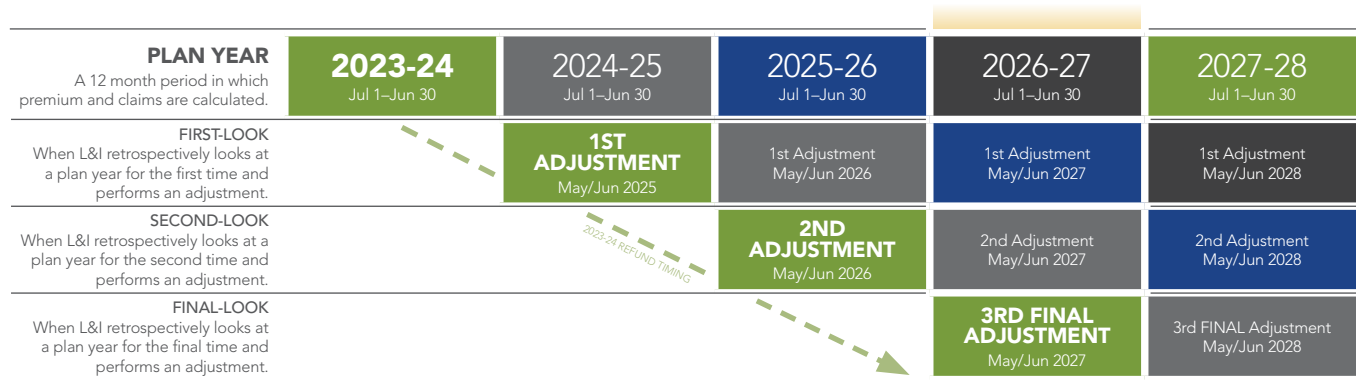


## WHAT IS RETRO?

**RETROSPECTIVE RATING (RETRO)** is an optional financial incentive program offered by the Department of Labor and Industries to help employers reduce their industrial insurance costs. Employers or groups of like employers may receive premium refunds or they may be assessed additional premium based on their performance.

## HIGHLIGHTS

- WHCA is the largest health care retro group in Washington
- 89 participating companies
- 29% reduction in premium paid over the last 5 years



## EXAMPLE DISTRIBUTION

The graph shows the first 5 years of Retro group participation.

**Reap the Retro FULL-REFUND BENEFITS**  
Three partial refunds for the three plan years.

## WHAT YOU SHOULD KNOW ABOUT REFUNDS:

Refunds are performance based. When companies “perform” well that means there are very few or no losses, and will earn a higher refund.

For more information or to get started please contact:

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## HOW TO QUALIFY FOR RETRO

- Good standing member of WHCA
- All workers’ compensation premiums current
- Willing to control costs by providing Light Duty work and Kept on Salary (KOS) for injured workers
- Meet premium/loss criteria



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ERNwest administers the WHCA Retrospective rating program. In partnership with WHCA, we help members improve safety, save money and eliminate the hassle of workers’ comp claims.