

GRRP Review 2023 Adjustment

Group Retrospective Rating Program (GRRP) Review
for 2019-20, 2020-21, 2021-22 Plan Years



Together We Made a Difference

Collectively we have minimized our workers' compensation costs through reduced insurance base rates and lowered Experience Modification Rates (EMR) because of our focus on safety and Return to Work (RTW).



\$5,138,061

Premium savings and refunds earned by members



2,353

Safety
engagements

257

Training
engagements

98%

Claims closed

\$211,709

Reimbursed to members through
WHCA's Safety Rebate Program

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.



The WHCA program has **outstanding customer service** year over year.

BENEFITS & HIGHLIGHTS



Focus on the Future

Here's how we do it together.

Continue to Utilize Cost-Saving Strategies:

- **Return to Work (RTW)** – The single most powerful tool an employer has in controlling workers' compensation costs is immediately providing meaningful work. *WHCA members are required to offer light/modified duty work to injured workers.*
- **Kept on Salary (KOS)** – It might take a few weeks to return your employee to modified-duty work. Providing KOS can reduce the cost of the claim helping keep refunds high. *WHCA members are required to provide KOS for 14 work days per incident.*
- **Stay at Work (SAW) Reimbursements** – Bringing employees back to modified duty? Reward yourself by taking advantage of money that you are already paying in your rates through the SAW program.

Focus on Overexertion

27.5% of claims
49% of claim costs
are from overexertion

Contact Shamus Harmon for practical solutions to reduce these types of injuries.

Reimbursements to members over the 3 plan years

\$2,400,000

Workplace incident or injury? Contact ERNwest first.

Report incidents immediately to reduce claim costs. Call, email or go online to ernwest.com/report-an-incident.

Contact

For information on the program please contact us.

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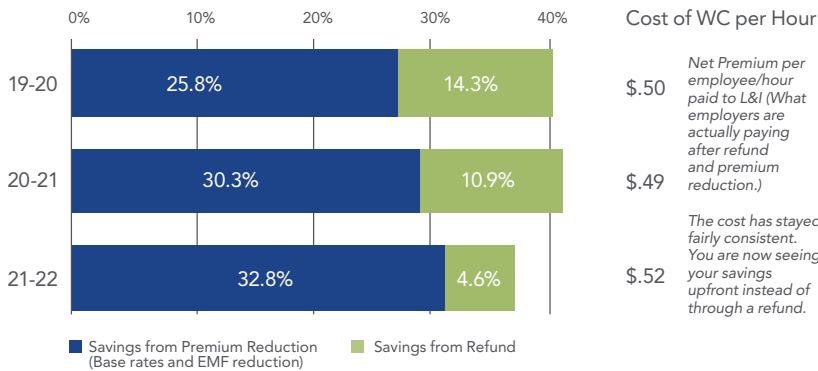
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Savings Shift – from Refund to Lower Premium

Collectively we have minimized our workers' compensation costs through reduced insurance base rates and lowered Experience Modification Factor (EMF) ratings.



ernwest.com

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