

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

\$129,400,000

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



## HIGHLIGHTS

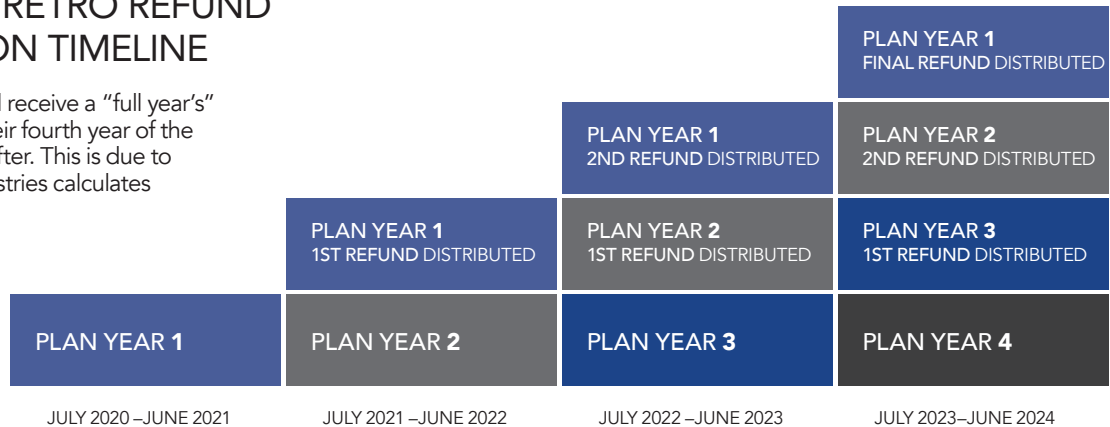
- No upfront Retro fees for members
- WHCA is the largest health care retro group in Washington
- 110 participating companies
- 23% reduction in premium paid over the last 4 years
- 13.3% reduction in number of claims filed over the last 4 years.

## 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.

## FOUR-YEAR RETRO REFUND DISTRIBUTION TIMELINE

New participants will receive a “full year’s” refund starting in their fourth year of the program and thereafter. This is due to how Labor and Industries calculates Retro refunds.



## 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. 61.6% of WHCA Retro members earned an above average 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