

Course Syllabus

Course Description

Examines the fundamentals of workers' compensation including the history and legal aspects of state workers' compensation systems, workers' rights, claims management, reporting and recording requirements, and various types of coverage available to employers.

Course Textbook(s)

Boggs, C. J. (2011). *The insurance professional's practical guide to workers' compensation: From history through audit* (2nd ed.). Wells Media Group.

Course Learning Outcomes

Upon completion of this course, students should be able to:

1. Describe the history of the workers' compensation system in the United States.
2. Examine fundamental laws common to state workers' compensation systems.
3. Discuss workers' rights and responsibilities under the majority of state workers' compensation systems.
4. Examine different types of coverage available to employers.
5. Discuss fundamentals of claims management, including identification and classification of compensable injuries and illnesses.
6. Explain state workers' compensation record-keeping systems and reporting requirements.
7. Apply workers' compensation management regulations and concepts to workplace scenarios.

Prerequisite(s)

No prerequisite courses are required for enrollment in this course.

Credits

Upon completion of this course, the students will earn 3.00 hours of college credit.

CSU Online Library

The [CSU Online Library](#) is available to support your courses and programs. You may be prompted to login with your CSU Account. The online library includes databases, journals, e-books, and research guides. These resources are always accessible and can be reached through the library webpage. The CSU Online Library can be accessed from the "My Library" button on the course menu in Blackboard.

The CSU Online Library offers several reference services. E-mail (library@columbiasouthern.edu) and telephone (1.877.268.8046) assistance is available Monday-Thursday from 8 am to 5 pm and Friday from 8 am to 3 pm. The library's chat reference service, Ask a Librarian, is available 24/7; look for the chat box on the online library page.

Librarians can help you develop your research plan or assist you in finding relevant, appropriate, and timely information. Reference requests can include customized keyword search strategies, database help, and other services.

Think of a LibGuide (a Library Guide) as a mini-website to help you with your assignments. It has relevant information such as databases, e-books, and websites specific to your courses. If you have any questions, please reach out to your friendly library staff.

Click [here](#) for the LibGuide for this course.

Unit Assignments

Unit I Journal

In the readings for this unit, there were several gray areas that add complexity to determining the course and scope of incidents in the workplace. Consider a scenario that you have experienced during your career or provide an example of one of these gray areas, and reflect on the different factors within the incident that made it complex.

Your journal entry must be at least 200 words. No references or citations are necessary.

Unit II Journal

Think about your current place of employment. Do you see any areas where workers' compensation costs could be improved? Provide three recommendations on how you could reduce workers' compensation costs. If you are not currently working, use your last job or use an industry with which you are familiar as an example.

Your journal entry must be at least 200 words. No references or citations are necessary.

Unit II PowerPoint Presentation

You are a human resources manager, and you have been asked to make a presentation to help employees understand how workers' compensation works and their rights under the law. Create a presentation on workers' compensation rights for the specific state in which you live or work. Be sure to include the items below in your presentation.

- Define the mission statement or values that guide the specific state workers' compensation board/office.
- Identify whether or not the state has developed a model return-to-work program for employers to follow with their business.
- Discuss temporary total disability (TTD) and temporary partial disability (TPD) benefits for maximum weekly compensation.
- Discuss workers' rights and responsibilities under the state's compensation system and how this compares to other states.
- Report any resources that could be beneficial to employers such as risk reduction instructions or links to the safety and health division for the state.
- Indicate the process for workers' compensation appeals.

Your presentation must be a minimum of eight slides. You must use a minimum of two sources, which may include your textbook. Be sure to cite any sources used on a separate reference slide in APA style (cover and reference slides do not count in the minimum slide count). If necessary, you may also use the slide notes function to explain slide contents, but this is not required.

Unit III Journal

Under the guidance of workers' compensation law, the basic rule is that if you are temporarily disabled on workers' compensation, the employer may not discriminate against you by termination or layoff. One exception to the rule might be if it is clear through medical evidence that you will be unable to return to your usual occupation. Another exception is if your employer needs to replace your position because of business necessity, though the burden on the employer is very high; they may instead hire a temporary employee rather than replace you.

Reflect on what you just read above and formulate a journal entry answering the following questions: What are your thoughts around this basic guidance? Should a worker lose his/her job if they are out of work and on workers' compensation? Is it ethical to terminate an employee based on the two exceptions mentioned above? Should the employer be able to make the best business decision and replace the worker? Why, or why not?

Your journal entry must be at least 200 words. No references or citations are necessary.

Unit III Research Paper

Apply workers' compensation management regulations and concepts to the following workplace scenario:

You are a newly hired environmental safety and health professional for a midsized manufacturer of widgets. You currently have three manufacturing facilities in three separate, but geographically close states. Because of unprecedented growth in the widgets market, your company decides to build another factory. One out of the hundreds of indicators the executive staff is looking for is which one of their current states they operate is most employer friendly. In other words, which state treats employers and employees the same when it comes to regulatory requirements?

Complete a research paper that compares and contrasts the differences between the state in which you live and two other

- discuss the differences and similarities between workers' rights in the three different states (e.g., definition of employee, wages paid, weeks of temporary disability, etc.),
- identify and explain the commonalities in the fundamental laws of the workers' compensation system in the three states,
- interpret the resources that are available for employers in each state (e.g., monthly courses taught, written guidance, employer rights, etc.),
- discuss the types of coverage available to employees in each state, and
- argue which state is more employer friendly from an employer's perspective when it comes to administering a workers' compensation program.

Be sure to use the tools provided by the U.S. Department of Labor, Division of Federal Employees' Compensation (DFEC) web page. The webpage is located at <https://www.dol.gov/owcp/dfec/regs/compliance/wc.htm>. This page provides a link to the workers' compensation board for each of the 50 states as well as the U.S. Virgin Islands, Guam, and Puerto Rico. In addition to this resource, you should use a minimum of two other sources. All information from these sources must be cited in APA style.

This research paper must be a minimum of three pages in length and should be written in APA style. The title and reference page are not included in the page count.

Unit IV Journal

If you were a business owner and you hired a general contractor to perform a major construction project, how would you feel about that general contractor hiring 10 different subcontractors to complete the project? Would you feel like the vision for the project will get convoluted when the general contractor explains it to the subcontractors? Do you feel as if there is less control over areas such as safety, quality, and productivity? With the potential for the safety standards to get less stringent, do you believe that you (the business owner) are now more at risk if an accident did happen?

Your journal entry must be at least 200 words. No references or citations are necessary.

Unit IV Annotated Bibliography

In Unit VI of this course, you will be tasked with writing about the dispute process when workers believe that they are treated unjustly. For this assignment, research and solid references need to be found within the CSU Online Library. For this assignment, you will be creating an annotated bibliography of resources on the dispute process.

The resources you identify in this bibliography will be used in writing your assignment in Unit VI. By locating the necessary resources in this bibliography, you will be prepared to write your paper in Unit VI.

Generally, a workers' compensation dispute is a disagreement between the system participants (e.g., the injured worker, the employer, the employer's insurance company) that must be settled by the state-specific workers' compensation board. Most (but not all) disputes generally involve three main areas:

- an indemnity dispute involving compensability or liability,
- a medical fee dispute for healthcare already provided where the payment has been reduced or denied, or
- a medical necessity dispute, disputing if a medical procedure is actually medically necessary.

Using these common disputes as well as others, create an annotated bibliography, and show how those resources will support your paper by briefly describing the content of each article or referenced source.

When writing your bibliography, think about the different types of coverage available to employees and the fundamentals of claim management. Be sure to include information about these in your bibliography.

There is no minimum page count for this assignment, but you must include six-to-ten sources in your bibliography and your entry for each reference should be at least 250 words. Each source should be from the CSU Online Library, and the assignment should be formatted in APA style. Click [here](#) for an example of an annotated bibliography created by the CSU Writing Center. For further assistance with the formatting of this assignment, you can contact the Writing Center by email at teamsucceed@columbiasouthern.edu.

Unit V Journal

Based on the readings in the textbook, the advertisements on the internet and your own views of the television commercials that are very common in America, discuss your perspective on the contingency attorneys who are commonly seen advertising during daytime television. You will hear these attorneys advertising such as "one call... that's all..." or "Have you been injured at work? Let Attorney X get you the cash and benefits you deserve..." If you or a family member were hurt at work, would you immediately hire one of these attorneys, or would you wait for the due process to work? In these commercials on television or the internet, do you believe these attorneys lack integrity or ethical considerations? Why, or why not?

Write your unit journal entry as if you were trying to advise a friend on contacting the attorney or not contacting the attorney. Try to make a convincing case based on what you have seen and what your perception is; imagine it is a temporary partial disability such as losing a finger or toe but not a thumb.

Your journal entry must be at least 200 words. No references or citations are necessary.

Unit V PowerPoint Presentation

(SLT) wants a better understanding of what insurance coverage they need to have for workers' compensation moving forward in these three states.

You have partnered with the workers' compensation manager, and you want to give the SLT a feel for how much money they have spent the past few years and what they should consider for future workers' compensation insurance coverage. Using information you have learned thus far in the course, make a proposal to the SLT on items they should consider, based on fairly hard facts. Do this by using the OSHA "Safety Pays" Program found here:

<https://www.osha.gov/dcsp/smallbusiness/safetypays/index.html>

Last year, your company had 12 sprains, four cases of carpal tunnel syndrome, one crushing incident, and the loss of vision for three employees. Your company also has a 6.7% profit margin. Your company pays the first \$100,000 aggregate for each category of injuries, and then the insurance company pays the rest.

Use the data displayed above, create slides that discuss the following:

- Discuss how many compensable injuries happened last year. Explain how many incidents and how much and what could happen if the workforce doubled.
- Estimate the total direct costs, indirect costs, and the amount of sales of widgets that are needed to cover the total cost of all the company accidents.
- Provide guidance on which states should be considered 3A states and 3C states in the workers' compensation insurance policy.
- Identify if these projected three states would practice extraterritorial and reciprocity with the main state, and explain to the SLT the impact of these statutory guidelines.
- Determine if the employer would need any other extra insurance (insurance that would cover a workplace accident not covered by workers' compensation) or if they should they just pay out of pocket.

Your PowerPoint presentation must be a minimum of eight slides, not counting the title slide or references slides. You must use a minimum of two resources (including the OSHA Safety Pays website) for your presentation. You should include a combination of text and diagrams and pictures if they add value. All in-text citations and references should be displayed in appropriate APA style.

Unit VI Journal

When you consider the company you currently work for, or a former employer, what are your thoughts around protecting that employer from risk as it pertains to workers' compensation and general liability matters? Some employers are at risk because they chose to take a calculated risk with certain cut-rate insurance coverages, some companies do not know they are at risk. Still others believe they are "too big to fail," in other words, they do not think the penalty is enough to worry about. What actions would you take? Would you look to educate your company leadership, or would you simply do nothing if you noticed that the company was at risk in these areas? Why, or why not?

Your journal entry must be at least 200 words. No references or citations are necessary.

Unit VI Essay

Workers' compensation is the only means for workers to be able to support their families monetarily during the time of injury, which sometimes may be for a few months to a few years.

Many workers across America have had a negative, perhaps even slightly hostile, experience with workers' compensation and have had the need to dispute certain aspects such as compensation, medical bill payment, and level of disability rating among other issues.

For this assignment, write an essay describing the benefit of the dispute process for the state that you live and/or work in. Think about these questions when writing your essay:

- Why is the dispute process even needed?
- What are common causes of injured workers disputing the level of benefits or compensation?
- What are the workers' rights and responsibilities when dealing with disputes?
- What is the root cause of disputes? Is it a basic viewpoint of the accident situation in general, or is it a lack of communication, or inaccurate communication between many different groups?
- How does the dispute process fit into the claims management process?

Your essay should be a minimum of four pages. At a minimum, the resources you identified in your Unit IV annotated bibliography should be used in your paper. The annotated bibliography itself will not be included as a part of the assignment, just the resources you identified. All sources used, including your textbook, must be cited and referenced following APA guidelines, and your essay should be formatted in APA style to include a title page and reference page.

NOTE: Much of the dispute process may be reviewed on your state's web page. Remember, the assignment is to show the perceived benefits of the dispute process, not the actual description or purpose of the process.

Unit VII Journal

Take a few moments and reflect on the big picture of the workers' compensation and general liability insurance costs to a large company. Hundreds of thousands to millions of dollars of premium payments depend on the results of the workers' compensation audit. A rise of 0.25 in the rate could cost millions of dollars, or a drop of 0.25 in the rate could save millions of dollars. With these dollar figures in mind, reflect on the goals you would set for the safety and health manager or team of the

Your journal entry must be at least 200 words. No references or citations are necessary.

Unit VII PowerPoint Presentation

Many times the workers' compensation coordinator is somewhere far away in another state, at the corporate office, or may even be a contracted service. Therefore, the EH&S Manager is the most knowledgeable individual in the plant.

With these variables in mind, develop a PowerPoint for important aspects of workers' compensation that front line supervisors' need to understand. The assignment is flexible so that you may choose what you feel is most important to the supervisors of the company, but the following questions should be answered:

- What are the key points every supervisor should know about the company's workers' compensation program or laws?
- What are some of the different types of coverage available?
- What are the record-keeping systems and reporting requirements?

Your PowerPoint must be a minimum of eight slides. Ensure the PowerPoint presentation has a title slide, an outline of topics to be discussed, and a reference slide at the end of the presentation. These slides do not count toward the eight-slide minimum. You must use a minimum of two resources in your presentation. All information from the resources used should be cited in accordance with APA Style guidelines.

Unit VIII Journal

Identify a task that you would need to perform in your current career or future career, and explain how you would apply the knowledge you have learned in this course to succeed at performing the task in a real-world scenario.

Your journal entry must be at least 200 words. No references or citations are necessary.

Unit VIII Scholarly Activity

Argumentative Paper

The state workers' compensation board that governs workers' compensation for the state that your company resides and performs all of its business in, has decided to reject the four exceptions to the governing classification and single enterprise rule in your state.

Understanding this is a very big issue, your company's legal team has elicited your help to write an argumentative paper that will be presented to the workers' compensation board during the public hearings scheduled for next week.

Compose a paper that *defends* the following list:

- the Standard Exception classifications,
- the Interchange of Labor rules,
- the General Exclusion classes, and
- the use of the Multiple Enterprise rule.

The legal department is depending on you to ensure that to help the board understand why the rejection of these exceptions would be so detrimental to your business. Make sure you argue your points based on a company with 8,000-plus employees, within seven different manufacturing sites and two major administrative buildings that are separated geographically from the plants. Your EMR for the trailing 36-month period is 0.94 and the gross revenue for your company is \$1.3 billion.

Your paper must be a minimum of three pages (not including the title and reference page) and include at least two academic resources. All information from outside resources should be cited in APA format. Please include an abstract that summarizes the key points of your defense and/or argument.

APA Guidelines

The application of the APA writing style shall be practical, functional, and appropriate to each academic level, with the primary purpose being the documentation (citation) of sources. CSU requires that students use APA style for certain papers and projects. Students should always carefully read and follow assignment directions and review the associated grading rubric when available. Students can find *The CSU Citation Guide* by clicking [here](#). This document includes examples and sample papers and provides information on how to contact the CSU Writing Center.

Grading Rubrics

This course utilizes analytic grading rubrics as tools for your professor in assigning grades for all learning activities. Each rubric serves as a guide that communicates the expectations of the learning activity and describes the criteria for each level of achievement. In addition, a rubric is a reference tool that lists evaluation criteria and can help you organize your efforts to meet the requirements of that learning activity. It is imperative for you to familiarize yourself with these rubrics because these are the primary tools your professor uses for assessing learning activities.

not all of the listed rubric types will be used in a single course (e.g., some courses may not have Assessments).

The Journal rubric can be found within Unit I's Journal submission instructions.

The Assessment (Written Response) rubric can be found embedded in a link within the directions for each Unit Assessment. However, these rubrics will only be used when written-response questions appear within the Assessment.

Each Assignment type (e.g., article critique, case study, research paper) will have its own rubric. The Assignment rubrics are built into Blackboard, allowing students to review them prior to beginning the Assignment and again once the Assignment has been scored. This rubric can be accessed via the Assignment link located within the unit where it is to be submitted. Students may also access the rubric through the course menu by selecting "Tools" and then "My Grades."

Again, it is vitally important for you to become familiar with these rubrics because their application to your Journals, Assessments, and Assignments is the method by which your instructor assigns all grades.

Communication Forums

Overview

These are non-graded discussion forums that allow you to communicate with your professor and other students. Participation in these discussion forums is encouraged, but not required. You can access these forums with the buttons in the Course Menu. Instructions for subscribing/unsubscribing to these forums are provided below.

Once you have completed Unit VIII, you MUST unsubscribe from the forum; otherwise, you will continue to receive e-mail updates from the forum. You will not be able to unsubscribe after your course end date.

[Click here for instructions on how to subscribe/unsubscribe and post to the Communication Forums.](#)

Ask the Professor

This communication forum provides you with an opportunity to ask your professor general or course content questions. Questions may focus on Blackboard locations of online course components, textbook or course content elaboration, additional guidance on assessment requirements, or general advice from other students.

Questions that are specific in nature, such as inquiries regarding assessment/assignment grades or personal accommodation requests, are NOT to be posted on this forum. If you have questions, comments, or concerns of a non-public nature, please feel free to email your professor. Responses to your post will be addressed or emailed by the professor within 48 hours.

Before posting, please ensure that you have read all relevant course documentation, including the syllabus, assessment/assignment instructions, faculty feedback, and other important information.

Student Break Room

This communication forum allows for casual conversation with your classmates. Communication on this forum should always maintain a standard of appropriateness and respect for your fellow classmates. This forum should NOT be used to share assessment answers.

Schedule/Grading

The following pages contain a printable Course Schedule to assist you through this course. By following this schedule, you will be assured that you will complete the course within the time allotted.

Unit I	History, Stakeholders, and Scope Within the Workers' Compensation Continuum	[Weight: 10%]
Read/View:	- Unit I Study Guide - Chapter 1: Workers' Compensation History: The Great Tradeoff! - Chapter 2: On-the-Job Injury: The 'Course and Scope' Rule - Chapter 3: Gray Areas in 'Course and Scope' Injuries - Reading Assignment (1 article): See Study Guide	
Submit:	- Unit I Journal - Unit I Assessment	2% 8%

Unit II	Occupational Illness and Workers' Compensation Benefits	[Weight: 12%]
Read/View:	- Unit II Study Guide - Chapter 4: Occupational Disease and Workers' Compensation Protection - Chapter 5: Benefits Provided Under Workers' Compensation Laws - Required Reading (4 articles): See Study Guide	
Submit:	- Unit II Journal - Unit II PowerPoint Presentation	2% 10%

Unit III	Analyzing Qualified and Exempt Employees Within Workers' Compensation Programs	[Weight: 14%]
Read/View:	- Unit III Study Guide - Chapter 6: Second Injury Funds: Are They Still Necessary or Just a Drain On the System? - Chapter 7: Who Qualifies as an 'Employee' in Workers' Compensation Law? - Required Reading (3 articles): See Study Guide	
Submit:	- Unit III Journal - Unit III Research Paper	2% 12%

Unit IV	Employer Workers' Compensation Strategy: The Transfer of Risk Among Employers, General Contractors, and Subcontractors	[Weight: 12%]
Read/View:	- Unit IV Study Guide - Chapter 8: The General Contractor's Responsibility to Provide Protection - Chapter 9: Contractual Risk Transfer and Workers' Compensation - Required Reading (4 articles): See Study Guide	
Submit:	- Unit IV Journal - Unit IV Annotated Bibliography	2% 10%

Unit V	Managing Extraterritorial Considerations and Employer Protection from Litigation	[Weight: 12%]
Read/View:	- Unit V Study Guide - Chapter 11: Extraterritorial Considerations - When to Add a '3.A.' State - Chapter 12: The Surprising Importance of Employers' Liability Protection - Required Reading (2 articles): See Study Guide	
Submit:	- Unit V Journal - Unit V PowerPoint Presentation	2% 10%

Unit VI	Liability Aspects of Overseeing Borrowed Servants' and PEO Employees	[Weight: 14%]
Read/View:	- Unit VI Study Guide - Chapter 13: Nonemployee 'Employees:' The Borrowed Servant Doctrine - Chapter 14 Work Comp for PEOs and Their Client/Employers - Required Reading (2 articles): See Study Guide	
Submit:	- Unit VI Journal - Unit VI Essay	2% 12%

Unit VII	Determining Workers' Compensation Coverage Scope and Aligning Industry Specific Audit Schemes	[Weight: 12%]
Read/View:	- Unit VII Study Guide - Chapter 15: Combinability of Insureds - Chapter 16: Audit Rules and Guidelines - Required Reading (2 articles): See Study Guide	
Submit:	- Unit VII Journal - Unit VII PowerPoint Presentation	2% 10%

Unit VIII	Analyzing and Auditing the Workers' Compensation Program for Maximum Efficiency and Effectiveness	[Weight: 14%]
Read/View:	- Unit VIII Study Guide - Chapter 17: Audit Problems Leading to Additional Premiums - Chapter 18: A Primer on the Workers' Compensation Experience Rating Worksheet - Required Reading (1 article): See Study Guide	
Submit:	- Unit VIII Journal - Unit VIII Scholarly Activity	2% 12%