



Sept 28

9:30am – Noon

## September 28, 2016

130 East 59th Street (near Lexington Ave.) 7th Floor New York, NY 10022

### 9:00 to 9:30am Registration and continental breakfast

### 9:30am to Noon Program

**Presenter:** John Malone, CLCS is a Branch Manager at The Reis Group. John has worked in the insurance industry for more than 25 years. After having worked "on the inside" representing two of the nation's largest insurance companies for approximately 18 of those years, he now works "on the outside" representing some of the region's largest and most highly respected businesses. On behalf of his clients, John negotiates commercial insurance and risk management program terms, conditions and pricing.

# Addressing Factors that Increase Workers' Compensation Costs and Developing Ways that Home Care Providers Can Reduce Their Expenses

This program will address fixed and variable costs affecting Workers' Compensation insurance for home care agencies, and ways in which those agencies can affect the variable costs to significantly improve their bottom lines.

**Problem**: The financial burden of Workers' Compensation has been increasing for home care providers due to numerous factors. Agencies face the potential for additional increases due to the recently enacted \$15 minimum wage and a shrinking Workers' Compensation insurance market.

**Solution**: By developing a cohesive Workers' Compensation risk management strategy, home care agencies can play an active role in reducing their costs.

The following educational topics are intended to help agencies:

- Understand Workers' Compensation underwriting and the Experience Modification Factor;
- Learn Workers' Compensation strategies proven to positively influence the bottom line;
- Develop a risk assessment and management plan;
- Know the components of a health care employee safety manual and a return to work program; and
- Establish policies and procedures for work-related accident and incident investigations.

This presentation will also address the higher prices that employers often pay when they don't understand what motivates the insurance companies and their agents. When it comes to Workers' Compensation in particular, the goal is to help employers understand what the insurance underwriters are doing, why they're doing it, and how they're doing it, so that employers can leverage that information to their advantage.

#### **REGISTRATION** – (Deadline September 22<sup>nd</sup>)

Name:	
Title:	
Agency:	
Address:	
City/State/Zip:	
Phone:	_Ext
Email:	

REGISTRATION FEE		
HCA Members \$79	Non-Members \$139	
PAYMENT		
MasterCardVISA	American Express Check	
*Make checks payable and mailed to:	HCA Education and Research 388 Broadway, 4 <sup>th</sup> Floor, Albany, NY 12207	
Credit Card #:	Exp. Date: Security Code:	
Name and/or Company Name on Card		

Cancellations received by Sept. 22<sup>nd</sup> are refundable less a 25% administrative fee. Cancellations must be received in writing via e-mail to info@hcanys.org. No refunds after that time or for no shows. Substitutions are permitted.

Billing Address of card (including City, State and Zip Code)

FAXTO: (518) 426-8788

Authorized Signature