

# A Few Good Reasons To Partner With WCTL



## Contingency Fee

Simply put...No Cost Recovery?  
No Cost to you...

## Fair & Equitable Commission Structure

Competitive rates and superior results.

WCTL defers invoicing until such time that the client has received a refund, off-set, or deduction from WSBC.

## Minimal Disruption

Just provide WCTL with the proper authorization and leave the rest to us.

## Transparency and Full Disclosure

WCTL provides copies of all Cost Relief Applications and Working Papers.

## Experience & Expertise

WCTL has the case management, medical and legal resources and technology necessary to ensure successful Cost Relief outcomes.

## Privacy & Confidentiality

All work performed by WCTL is kept in strict confidence in accordance with applicable privacy laws.



# Who Are We?

Work Comp. Tech (WCTL) was founded in 1993 and acquired by Windley Ely (WE) in 2016. The WE group is now the largest medically supported, full service disability claims management firm in Canada. The group is at the forefront of creating progressive disability management solutions that help employers achieve optimal outcomes in today's challenging workplace.

## Work Comp. Tech (WCTL)

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*North America's Leading Provider of 'Point of Injury' Disability Solutions*

VANCOUVER | CALGARY | LONDON  
OTTAWA | MONTREAL

# Have you paid too much in WorkSafe BC Premiums?



## Cost Relief Services *Let WCTL Help*



A DIVISION OF

 WINDLEY ELY INC.

*Innovative Disability  
Management Solutions*

[WWW.WCTL.COM](http://WWW.WCTL.COM)



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# What is Cost Relief in BC?

Provisions that are available under WorkSafe BC (WSBC) Policy that allow Employers to remove or reverse costs from their Experience Rating Account.

## The most common provisions under which Cost Relief is considered is when

1. Pre-existing medical conditions have extended the duration of a work related injury and/or
2. other non-compensable conditions have extended recovery times.
  - Ten weeks time loss benefits must be incurred before Cost Relief will be applied on a claim.
  - WSBC protocol is that the WSBC Case Manager is to review each claim for Cost Relief eligibility after 10 weeks of time-loss benefits have been paid on a claim and issue a written decision letter to the employer before the claim is closed.
  - Once the WSBC Case Manager has reviewed a claim for Cost Relief, a written decision letter will be issued to the Employer stating whether or not Cost Relief will be granted and in what amount.

- An appeal to that decision must be filed by the employer within 90 days of the date of the decision letter. (WSBC uses a 90 days of the date of the decision letter.

*(WSBC uses a 90 day appeal period whereas most other WCBs allow a minimum of 1 year to appeal for Cost Relief).*

“When I understood the financial impact of Cost Relief on our Annual WSBC premiums, I started to listen.”

“What’s more .... WCTL requires no payment until such time that we’ve received our Cost Relief credit/offset from WSBC.”

# So What’s The Problem?

Current WSBC protocols give cause for serious concerns and have effectively eliminated an Employer’s remedy for Cost Relief..... How so?

## The exact timing of the Cost Relief Review is left to the WSBC Case Manager:

- If the file is reviewed just after 10 weeks of Time Loss there will likely be insufficient medical documentation on the WSBC file to support Cost Relief. Therefore the Case Manager will adjudicate that Cost Relief does not apply.
- If the Case Manager chooses to defer the decision to a later date (which could be 3 years post injury) the Employer has no way of knowing when the adjudicative decision is being made or on what medical evidence the decision is being based. The decision letter will be sent to the Employer but Employers are not aware of when the letter is sent out or to whom it was sent. More often than not, by the time the letter is received by the appropriate person, the Employer has missed the 90 day appeal deadline and possibly forfeited the Cost Relief opportunity.

“Self managed Programming lacks the medical and legal expertise required to document a successful Cost relief application.”

- Of greatest concern is that a non medically trained WSBC Case Manager is given the authority to make the Cost Relief decision. Cost Relief is premised on the existence of a preexisting medical condition – the determination of a pre-existing medical condition requires medical expertise and the ability to interpret test results and other medical data. While the Case Manager is given the option to seek input from WSBC’s medical consultants, a myriad of factors prevent them from doing so and Cost Relief decisions are made without the proper interpretation of medical/diagnostic data....
- Without having access to the WSBC claim file, (unless the Employer launches a formal appeal) the Employer doesn’t know what, if any, medical information was relied upon when the WSBC Case Manager rendered the Cost Relief decision.

## WCTL vs. Self Managed Programs

### The WCTL Advantage....

WCTL is highly successful in appealing for Cost Relief due to its collective expertise and proprietary software; *Case managers* identify cost relief opportunities based on current WSBC policy and legislation. *Occupational physicians and specialists* provide the medical expertise to document the cost relief application. *Lawyers* represent all matters on appeal. (WCTL bears all related costs) Technology WCTL has added a new module to its suite of software that monitors the WSBC file for time loss days incurred, WSBC Cost Relief decisions and WSBC appeal timelines and limitations.

# The Process



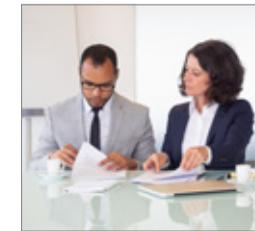
**Step 1.** WCTL will request and download all WSBC monthly cost statements. WCTL’s proprietary software will calculate an accumulated cost total by claim and will identify claims that have incurred 10 weeks of Time Loss costs.



**Step 2.** WCTL software runs a scan of these claims to identify claims with potential for cost relief. (looking at injury type, wage replacement costs, medical costs, rehab costs etc.)

**Step 3.** WCTL will check each claim to see if the WSBC case Manager has issued a Cost Relief decision.

**Step 4.** If a decision letter is not on file, WCTL will review the file to determine if there is sufficient evidence to support a cost relief application and proceed accordingly.



**Step 5.** If a decision letter has been rendered and WCTL does not agree with the decision, WCTL’s legal team will file an appeal opposing the decision and will request for disclosure of the WSBC file (WCTL software ensures the appeal is filed within the 90 day limitation period).

**Step 6.** Once the WSBC file is received by WCTL, it is referred to WCTL’s medical, legal and case management team for review.

**Step 7.** WCTL’s lawyer prepares a written application incorporating all relevant facts to support its appeal.

**Step 8.** WCTL provides a copy of the written application to the Employer and makes its final submission to the WSBC Review Board.

**Step 9.** WCTL monitors for the Review Division’s decision. A second appeal can be filed to the Worker’s Compensation Appeal Tribunal (WCAT).

**Step 10.** At the end of the cost relief review, WCTL reconciles the WSBC’s calculation of refund to the cost statements to ensure accuracy.

“WCTL’s new software provides a critical link that automates the Cost Relief process finally making it possible for us to meet the stringent guidelines and timelines imposed by WSBC.”