

[Tips for Workers' Comp Independent Med Exams](#)

Independent medical exams (IMEs) can be an effective way to determine an injured worker's medical status. But too often, they turn out to be a waste of money.

I asked my colleague, Daniel R. Miller, senior consultant for [ClaimDocs](#), to give me some quick tips. I've known Dan for nearly 20 years and his career background includes national consulting firms.

Here are Dan's tips:

- 1) Before scheduling an IME, the claims manager and exam doc must know its purpose. Be specific about the details. Whether the issue is misdiagnosis, causation or degree of disability, provide medical reports, witness and injured worker statements, and other supporting materials.
- 2) Find out the state's laws and applicable treatment guidelines. Make a checklist of what needs to be done, how and when. Follow it to the letter. Some states dictate timing and conditions of the IME. More often than not, IMEs occur too late in the process. Therefore, start considering an IME when the medical pieces of a claim are not fitting together and/or "red flags" are showing up.
- 3) To ensure credibility, hire well qualified and highly respected doctors. Those with a relevant specialty tend to get more weight than generalists. Docs with successful private practices, are affiliated with teaching hospitals or are involved in research are generally given more credence.
- 4) IMEs related to returning an injured worker to the job should include specific job requirements according to the employer, physician input and the employer's efforts to assure return to work. Providing the job requirements on video is generally very helpful.
- 5) Communicate clearly to appropriate parties throughout the claims process. No matter how much you follow the other steps, miscommunication can cause something to go wrong.

For more information, you can contact Dan directly by writing dan@claimdocs.com.

If you have other good tips or feedback, please add a comment.

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[To Build Credibility, Stop the Nonsense](#)

Don't you just love it when the basics of effective business practices win out over marketing ploys?

One basic is credibility. Every company needs it to build trust with potential and current clients, but

few do a great job achieving it.

To me, credibility is saying what you mean and meaning what you say. For effective business-to-business brand advocacy, you need a credible product or service. You also need written material that reinforces it.

Companies cannot risk losing customers by telling them “it depends on the meaning of the word ‘is’” as politicians do with voters. (I dare say that if ObamaCare were offered by the private sector, there would be a ton of lawsuits, but I digress.)

Developing quality content comes down to this: write only what you would want to read. Like your readers, you are busy. You don't want waste precious time wading through marketing hype to get your questions answered.

If your text is has more words than meaning or does not help the customer be ruthless and cut it.

This is really all you need to know and you probably already knew it.

Yet amazingly, too many companies still serve up marketing nonsense for reader consumption. Even worse, the so-called experts advocate disingenuous tactics for building readership. Don't let them distract you from your goal of writing truly useful text.

***Dictionaries offer definitions of credibility,
but to me, it means saying what you mean and meaning what you say.***

Call me old fashioned, but I never practiced or advocated for so-called strategies like using Google analytics to find key words and then stuffing them into copy. This was never worthwhile because words are for people, not machines! (And as any English teacher will tell you, redundant use of words is just bad writing).

The ultimate goal of web text, and any marketing material, is to gain satisfied customers. Back in the day when webmasters were the ultimate purveyors of content, they argued it was better to boost hits to attract people to the content.

I would insist it was other way around: awesome content — which is informative, helpful or interesting – attracts and retains readers. Who cares how many hits you get if the content does not build brand credibility or help sell products or services? My blog does not reach millions but it does reach enough of my potential customer base to keep me busy.

Thankfully, Google's recent algorithm changes are doing a much better job at discouraging marketing hype. Google is also rewarding longer content as well. This means that organizations can no longer get away with producing cheap, generic content to the ever-growing number of people who only rely on the Internet – as opposed to print — to find out information.

Google's algorithm also discourages the practice of inserting hyperlinks to material not truly germane to your topic. To the reader, unnecessary links are empty promises.

Hubspot, which offers software to generate web traffic, does a great job covering this in its “2013 Marketing Predictions: Hits & Misses.” You can find at <http://www.hubspot.com>. I love what its report said, “Don't game the system, don't write for the algorithm, don't try to be sneaky – focus on

helping the people you are trying to reach.”

To this I offer a heartily, “Amen.” Hubspot recommended that marketers focus on quality content (thank you very much), in-depth articles, and social recommends” – that is, the more likes your material earns, the more Google will notice.

Toward Credible Content

Producing material of journalistic quality will encourage reader trust. Today, that is called “brand journalism.” To offer brand journalism, you have to think like an editor and view the customer as the audience. You need to anticipate business problems — what is keeping them up at night — and offer ways to help.

Even before “brand journalism” became a term of art, publishing quality content that readers could trust was always effective.

I had a client who self-published an article on a PDF about ten years ago. Ever since, searchers who enter the subject term in the search engine will still find it on the first results page. He is now nationally known for his expertise. Keep in mind this happened while word stuffing was a common practice and before Google’s developed a finer text sifter.

Quality content also fills an information void. There are fewer journalistic publications, whether on paper or online, because publishers cannot afford reporters. Your organization can fill this information through brand journalism. That is, producing trustworthy articles, blogs, web content, etc., that will keep the readers for coming back for more.

Before producing written material, companies should make sure they live up to their promises. If customer service is lame, even great content will become meaningless now that people can complain online for the world to see.

To build public credibility, identify topics that will interest potential clients and produce copy the media would publish. If the piece is really hot, see if an outside publication would like to publish it first. If a reporter calls you for an article interview, your credibility goes up. If the whole piece is published, credibility goes up even more!

Ultimately, what customers say about your company is more important than what you say.

So next time you read your organization’s website, put on your **customer empathy** hat and ask yourself if the text succinctly answers what readers want to know. Are the words empty or are they are building credibility for your company?

Anyone can say their firm produces quality whatever or the best service - and they do and will. Does the copy say what you mean? Is it accurate? Does it not just tell but also show the readers why it is so great?

Does it mean what you say? Can customers count on the truthfulness of the words? Does your firm’s value proposition reflect the realities of customer service?

Ultimately, what customers say about your company is more important than what you say. When happy customers endorse your offering, credibility and sales should go up.

It all starts with awesome content about a quality offering.

How do you ensure meaningful and credible content? Please share at will!

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[Surprise! ObamaCare Needs More of the Young and Healthy](#)

Sometimes the news just makes me laugh.

Apparently, the young and healthy are not clamoring for ObamaCare. The U.S. Department of Health and Human Services reported today that only one quarter of 18 to 34 year olds who need to sign up for ObamaCare are actually doing it. (To see the news release, [click here](#).)

This 25 percent only meets 18 percent necessary to make ObamaCare work. Meanwhile, one-third of the 2.2 million who signed up are 55 to 64 years old.

In other words and to no surprise, high risk people who will cost more to cover are signing up faster than the “low risk” younger crowd. The younger generation is also smaller than this age group, which represents part of the heavily populated baby boomer generation.

From the insurance perspective, this is just another “I told you” moment. Convincing the young and healthy to buy health care coverage has always been tough. Meanwhile, the “adverse risk” group continues to grow as the American waistline expands.

***When I look back to my own experience, I know there was no way
I could have afforded the Affordable Care Act when I was 22...***

Insurance experts pointed to past experience and actuarial charts to show the costs of coverage. They knew it would cost Americans more – both collectively and individually – in taxes and fees. So it is no surprise that 79 percent of the nearly 2.2 million who managed to get signed up requested financial assistance, according to the HHS news release.

I think about today’s young adults. Many are burdened with student loans that mirror the cost of a car payment. They are having a hard time finding work, even if they earn advanced degrees. They face the highest taxes in U.S. history and, without a mortgage, lack much relief from tax deductions.

When I look back to my own experience, I know there was no way I could have afforded the Affordable Care Act when I was 22 and fresh out of college. I came from a lower middle working class background. My dad loaded trucks for a living. Mom was a sales clerk at Sears. To get through college, I worked and borrowed. I was the first in my family to earn a college degree.

My first job was with the state of Ohio's Bureau of Workers' Compensation, which Thank God, provided very affordable health care. It was hard enough for me to pay the pre-25 year-old premium for car insurance or pay taxes without deductions. I was driving a beater (well, actually a cool one -a '77 Cutlass 442 with a 350-V8 engine, but I am digressing...oh, I still miss that car!)- paying for a modest one-bedroom apartment in German Village alone with my 8 percent interest student loans and the costs of just getting started in life. I didn't live with my parents and they really did not have money to help. In my day, successful people did not sponge off their parents or the government.

But now I laugh until I cry, realizing that the Obama behind the care never really faced the financial struggles that most of us do. And he will probably never have to get ObamaCare either.

[Actuaries Recommend Their Favorite Apps](#)

With over **one million apps available for Apple mobile devices alone**, figuring out the best ones to use can be exhausting.

My recently published article, [So Many Apps, So Little Time](#), features app recommendations from actuaries that are really useful for anyone. Published in *Contingencies* magazine, the article also covers apps specifically designed for actuaries and how apps will boost actuarial productivity in the future.

Enjoy!

Question: What is your favorite app?