

Saskatchewan Workers' Compensation Board Claims Administration & Service Review

September 21, 2009





Background

In keeping with a campaign promise, the Minister responsible for the Saskatchewan Workers' Compensation Board ('the SWCB') directed the SWCB to initiate a best practices review to ensure its services are responsive to the needs of Saskatchewan workers and employers. It was requested that the review evaluate the level of service provided to workers and employers through the SWCB's claims administration process, including injury claims, employer services and injury prevention. Deloitte, in partnership with Sigma Analytics, conducted this review between May and August, 2009.

Individuals who interact with the SWCB look for personal attention; that they will have the security of income if injured (workers) or the security of knowing that they cannot be sued (employers). Both workers and employers want fair treatment and prompt payment for injured workers. Employers look for economy and effectiveness from the SWCB, which they perceive as their delegate in handling injury matters.

The minimum going-in expectation in any service relationship is equanimity – the transaction will be at least adequate, that positives and negatives will do no worse than net each other out. As indicated within the Request for Proposal (RFP), the SWCB seeks a higher-order outcome tilting to satisfaction rather than equanimity.

It is important to note quality service does not necessarily imply superlative service. Service is deemed as having quality if it is consistent in meeting the customer's expectations. We have identified key expectations of workers and employers through a defined research process and have assessed the service quality provided by the SWCB through file review.

Background

We independently assessed:

• 'How responsive is the SWCB to the needs of workers and employers in Saskatchewan?'

As per the requirements provided in the Request for Proposal and our response, we assessed the service delivered by the SWCB by:

- Conducting consultations with workers and employers through focus groups;
- Conducting consultations with individual employers, workers and SWCB staff;
- Conducting comparative research and benchmarking with other WCBs and relevant industries;
- Requesting and reviewing invited written submissions from worker and employer groups; and
- Randomly selecting and reviewing 200 claims broken down by time loss claims, no time loss claims and denied claims. This sample size provides a margin of error of 6.91% overall, at a confidence level of 95%.

The findings in context

Implicit in a project like this is that the service experience can be improved, or at minimum, factors causing defects in service need to be identified so a successful situation is enhanced. Essentially, the thrust of the work is about error reduction. For this reason, the tone of this document is more oriented to challenges and what produces them. It should not be assumed because more emphasis is given to opportunity for improvement that the system on the whole is failing, rather; in some instances it ranks among the best in Canada.

Insurance is a business in which customer contacts usually begin in a stressful situation – there has been a loss, for which one party must pay and in which another has been injured. The context is fundamentally negative, unlike, for example, the travel business, where holiday, variety and possibly relaxation are at the forefront. Insurance is about mitigating negatives and this is reflected in the findings reported.

A second factor that may affect the context in which this document is read is that workplace compensation is not a competitive business. While the principles of workplace injury compensation speak of a partnership between worker and employer, the entity responsible reports to a Minister of the Crown; its Board is government appointed; and it operates in close proximity to government. Rates levied are not paid voluntarily and may be viewed as de facto taxes. Benefits paid may be viewed as part of the publicly-sponsored social safety net. As a result the SWCB may be viewed in the setting of government, even as an arm of government, which brings into play the set of expectations and perceptions found in connection with views of government.

The findings in context

It is very important to note we have found contradictions throughout the work that we have done with respect to the strength of the service relationship the SWCB has with workers and employers. This includes:

- **Performance is generally viewed as positive:** The tenor of discussion of the SWCB as a whole tends to be favourable and, in some cases, strongly positive. However, comment is frequently qualified by exceptions to the favourable with some comment strongly negative.
- Variability: There is considerable variability in the strength and substance of service relationships. Employer and worker respondents and industry associations spoke of strong relationships with the SWCB and of weak links.
- **Polarity:** The range of service satisfaction is wide. The dominant initial response among both employers and workers is satisfaction, followed in some cases by reservations or exceptions.
- **Minimal pattern:** We did not find that respondents with common characteristics shared many common assessments. Nor did we find that positives or negatives seemed to occur in similar situations.

Caution is needed in generalizing about this because the work is qualitative and the numbers do not support extrapolation. It appears that demographics (objective characteristics) may be less important than psychographics (subjective and more personal factors) in how respondents experience service from the SWCB.

This, in turn, suggests an opportunity to be gained by paying close attention to the "feel" of service.

The findings in context

- Mixed assessment: Respondents frequently indicated positives and negatives on the same measure. For example, an assessment of the relationship as professional and knowledgeable might be accompanied by an assessment of it as distant and guarded. Relationships appear to lack a sense that either worker or employer is a customer. The characterizing feature might be labeled correct or proper, but not sensitive.
- Each sees the other as getting preference: Employers indicate they suspect the SWCB system tends to favour the worker. They have found themselves cast as the responsible party when injury occurs. Despite funding the system, they typically do not feel they receive priority or equal attention.

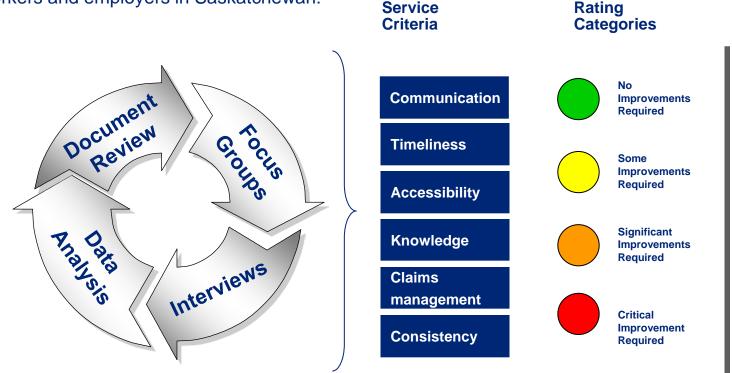
Workers generally express a lower level of concern over others getting preference, but the feeling is present.

Our conclusion

Based upon the scope of our review, we believe the responsiveness of the SWCB to workers and employers is balanced. There are signs there has been improved service and responsiveness to both in recent years. That being said, there are indications further improvements are possible and should be considered. With the government's growth agenda and the expansion opportunities in our now fast paced economy, the establishment of a culture of continuous improvement is critical to meet the service expectations and needs of both workers and employers.

Service rating categories

Using input from the comparative review and benchmarking, focus groups, interviews with workers, employers and SWCB staff, internal file review, review of written invited submissions and data analysis, we applied the following service framework to determined the extent to which the SWCB is responsive to workers and employers in Saskatchewan: Service Rating



Service findings - communication

The following table shows our detailed findings for the communications component of the Claims Administration and Service Review.

Key Service Criteria Attributes	Observations	Rating
SWCB is seen to be responsive to customers	 Respondents noted, in the last few years, SWCB service levels have improved. Communication between the SWCB, the worker and the employer was cited as an example. It also was noted the service provided to employers has improved and there was a perception of less of an 'employer versus the SWCB' view. Assignment of a designated staff member was stated as greatly improving the service provided to the worker and employer. 	
	 The SWCB is thought of as professional, but does not attract comment about itself as approachable, facilitative or problem-solving. Part of this may be due to the style and manner of its communications. Employers, and to a degree workers, note the SWCB holds them to fairly rigorous schedules and deadlines, yet does not seem to hold themselves to the same standards. Language is not always easily understood, especially health care terminology and details. Overall, the SWCB is not viewed as an organization that solves problems, nor does it appear to be seen as particularly interested in outreach. Workers and employers by and large do not feel treated as customers. Despite the much more positive role seen to be played by designated case managers, on the whole there is a perception that the organization is seen as a place where adapting to circumstance is limited and it can be somewhat rigid. 	

LEGEND

No Improvements Required





Service findings - communication

The following table shows our detailed findings for the communications component of the Claims Administration and Service Review.

Key Service Criteria Attributes	Observations	Rating
Communication promotes an open and fair adjudication process, invites the worker, employer and medical	 Many respondents reported the SWCB as responsive to concerns or questions posed and seemed to genuinely desire to work with the worker and the employer to see the claim resolved in a satisfactory manner. 	
provider to participate in the claims process	• Respondents often speak of SWCB service in positive terms that suggest it is largely done competently. But there is a strong theme that suggests that, although respondents feel they were dealt with properly, on the whole, it tends to be done "by the book."	
Communication contains a professional tone, clarity for understanding and displays the action required or performed	 Our review found the documentation for both internal memos and claim decisions, as well as external communication was sometimes unclear. Communication does not always show uniform features and may be inconsistent in the message relayed. Some communication, both verbal and written, appeared to contain a negative, uncompromising or indifferent tone. Communication to the worker, employer and their comments regarding health providers is a large part of the context in which the perception of the SWCB is defined. There is a perception that the SWCB can be somewhat distant and arbitrary. 	

No Improvements Required



Service findings - timeliness

The following table shows our detailed findings for the timeliness component of the Claims Administration and Service Review.

Key Service Criteria Attributes	Observations	Rating
Service is provided in a timely manner	• The overall assessment is mixed. Relationships seem to flourish when information is available quickly, or as promised. Moreover, relations fray when information flow slows. Being able to get key facts or confirmations and then get on with whatever follows, is important to both employers and workers (less so for the later).	\bigcirc
	 Claims involving long term compensability were noted to lack timeliness in the communication of a claim decision and decreased communication as the claim progressed. Industry groups indicated concerns that the timeliness of communication was inconsistent, with sometimes unacceptable delays in the communication of claim decisions. Several also expressed concerns regarding delayed decisions in appealed claims. 	
	 The ability to perform certain transactions and inquiries online is a source of satisfaction with respect to timeliness. Employers with assigned single point of contacts noted high satisfaction with timeliness as well as the level of communication. 	
Requests are responded to in a timely manner	• Reliability links to availability. Both employers and workers place high value on information that is available and staff who can supply it when needed; it is part of the expectation of personalized service. With staff seen as not available over the noon hour and with some challenges in five-day-a-week access, the perceived reliability of the organization depreciates.	
Payments are received in a timely manner	• Once claims are approved, the payment of compensation is timely and the payment process was managed effectively in the claims we reviewed. There is also evidence of proactive determination of reimbursement of additional expenses represented within a claim such as travel expenses for medical treatment.	



No Improvements Required

Some Improvements Required



Significant Improvements Required

Service findings - accessibility

The following table shows our detailed findings for the accessibility component of the Claims Administration and Service Review.

Key Service Criteria Attributes	Observations	Rating
The SWCB is viewed to be accessible by customers	 The ability to perform certain transactions and inquiries online is a source of satisfaction. Employers with assigned single point of contacts noted high satisfaction with the level of communication. 	
	 Employers speak of difficulty getting information generically, sometimes because SWCB staff can't seem to locate it, and other times because the employer can't get to the SWCB staffer on a timely basis, or because the employer deals with this in his/her off-hours. Respondents identified recurring difficulty in accessing the full details when dealing with SWCB staff (employers cited return to work information as an area of concern). 	
	 Once available, reports are often found to be quite informative, though reservations were expressed about materials in the healthcare area. 	
	 SWCB staff noted that case managers and Revenue and Employer Accounts (REA) staff cannot view common information and consequently clients may not get questions answered as the SWCB department they are dealing with cannot access information in the file in order to help them. 	

No Improvements Required

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Significant Improvements Required

Service findings - knowledge

The following table shows our detailed findings for the knowledge component of the Claims Administration and Service Review.

Key Service Criteria Attributes	Observations	Rating
SWCB staff are seen to be knowledgeable	 The knowledge of SWCB staff was positively noted with the indication that inquiries made were satisfactorily answered. Responses received indicated where staff could not answer inquiries immediately or further investigation was needed, the phone call or email was returned within a relative short timeframe with a detailed response. Respondents who have a designated manager report stronger satisfaction with staff awareness of details important to their files. This probably speaks at least in part to the establishing of a more personal relationship between outsider and the SWCB. Those who have dealt with several contacts or do not have a designated contact, appear more likely to be less satisfied with knowledge. 	
	 Need for further training and mentorship was identified by SWCB staff and by employer respondents with regular contacts. Both gave indications it has improved, but also, it could get better, and needs to do so to support other improvements in service. Service is contingent upon having experienced staff who have been trained in how to provide highly effective service to all stakeholders. Further highlighting the above challenges, the SWCB faces the same demographic issues as other organizations and will lose a great deal of organizational memory in the near future. While the SWCB is not alone in facing the issue of an aged work force the need for succession planning is apparent. The call centre appears to be a centre of criticism from within and outside the organization. Training was cited as a need among call centre staff; this was sometimes put forward quite strongly. 	

No Improvements Required



Significant Improvements Required

Service findings – claims management

The following table shows our detailed findings for the claims management component of the Claims Administration and Service Review.

Key Service Criteria Attributes	Observations	Rating
Service standards, policies and procedures have been developed and implemented	 Service standards, policies and procedures have been developed, implemented and communicated. 	
	• Within the internal file review, we noted instances where there was a lack of compliance to the service standards or the return to work mandate held by the SWCB.	
Claims are managed with service standards in mind	 The team system was cited as a major success by all respondents. Teams are seen to establish a higher level of personalization, to empower the outsider by providing easier access and to improve the organization's capacity to solve problems creatively rather than simply apply the rules. 	
	• Employers with an assigned or steady contact at the SWCB indicated stronger relationships and more satisfaction with their transactions. There appears to be a sense of continuity that employers translate as "personal", giving their organization a connection at the SWCB that they appreciate.	
	 The SWCB has increased the involvement of health services (physiotherapy, functional capacity assessments, etc) to improve their ability to return workers to work when safe to do so. 	
	 Incorporating medical providers as a member of the health care team assists in the success of the workers safe return to work and has reduced the turnaround time of required medical reports, thus decreasing the overall duration of lost time claims. 	
	• Despite individual comments about need for improvement, a common theme with the SWCB staff and employers is that operations at the SWCB are better now than they have been. Teams, training, availability of contacts, promptness of payment and better communication are areas where things seem to be on the upswing.	

LEGEND



No Improvements Required

Some Improvements Required



Significant Improvements Required



Service findings – claims management

The following table shows our detailed findings for the claims management component of the Claims Administration and Service Review.

Key Service Criteria Attributes	Observations	Rating
Claims are managed with service standards in mind	 Forms are generally considered simple enough and communication clear enough, but inputs from employers suggest that SWCB staff may spend a great deal of time confirming that documents have been received or requesting information more than once. They tend to find claims initiated without their knowledge a source of irritation. Within the internal file review, we observed instances where the formal documentation contained within the file did not seem to support the overall decision made. Our review noted instances where there was a lack of documentation regarding proactive management of the claim. Examples included lack of documentation regarding return to work planning and non-compliance with established service standards. Input around the healthcare interface is largely negative. Healthcare inputs to the SWCB process are a major source of service dissatisfaction. All three groups; employers, workers and internal staff, raised the issue, employers and staff with more intensity than workers. 	



No Improvements Required



Significant Improvements Required

Service findings – consistency

The following table shows our detailed findings for the consistency component of the Claims Administration and Service Review.

Key Service Criteria Attributes	Observations	
Service provided is consistent	 Workers generally feel fairly treated. Though positives and negatives were both in the minority and workers tend to feel they are treated with some indifference or formality, they express a sense of having been dealt with professionally and with fairness. Experience varies, across functions in SWCB (notably healthcare assessment, healthcare interface and return to work) and among similar files. Internally there was evidence of lack of consistency in the management of claims. 	
	• Respondents in all three groups believe they know of variation in disposition. It impacts perception of fairness, increases sensitivity in the service relationship, and leads to questioning of knowledge or process. Neither employers nor workers feel that the explanation of decisions is particularly strong.	

LEGEND

No Improvements Required

Some Improvements Required



Significant Improvements Required

Qualitative benchmarking findings

The following table shows our detailed findings from the qualitative benchmarking component of the Claims Administration and Service Review.

Key Service Criteria Attributes	Observations	Rating
Claims are managed effectively	 There is a trend to reduce the number of times a claim is touched. This is an attempt to enhance customer experience by increasing personal contact and providing adjudication specific to their claim. This reduces the feeling of being just another claim number in a system that does not understand their situation or business. There is also a trend towards informal quality assurance reviews, in addition to formal quality audits. The SWCB does formal quality assurance reviews but not formal quality audits. 	
Communication both verbal and written is conducted frequently and in a professional manner	 Two of the four WCBs indicated the use of targeted quality reviews of the communication within the claim file. Three of the four WCBs have implemented standards for the frequency and format which communication occurs, enhancing the development of the WCBs relationship with workers and employers. The SWCB has not set standards for the frequency and format of proactive communication. 	
The complexity of income replacement insurance requires strong foundational training as well as continual training for all adjudicators	 Increased focus on initial training and progressive granting of authority was sighted as a key contributor to the quality of claim adjudication. Mentoring of new staff by senior staff members has been seen as a successful transition from the training room to live claim adjudication. The SWCB does not have a formal mentoring program. Adjudicators are provided with a strong foundation in initial training, however, desk side training and monitoring appears to be informal and inconsistently provided. 	



No Improvements Required



Significant Improvements Required

Qualitative benchmarking findings

The following table shows our detailed findings from the qualitative benchmarking component of the Claims Administration and Service Review.

Key Service Criteria Attributes	Observations	Rating	
Injury prevention programs are in place	 There were injury prevention initiatives within all of the selected WCBs. In our review, four out of the five selected WCBs explicitly state that they will fund safety associations and all participate or sponsor safety awards. 		
Customer satisfaction is measured	• The SWCB consistently achieves overall satisfaction which produces average ratings exceeding 4.0 on the 1-5 scale when gauged in survey research. The SWCB conducts quarterly measurement of service satisfaction to track these ratings. This is a more intensive tracking regime than many other compensation boards' use.		
Service standards have been developed	 Service standards are routinely seen as a requirement within effective claim management. The levels in which standards are applied are consistent amongst all of the selected WCBs. The SWCBs service standards are within specified industry standards. 	longst all of	



No Improvements Required

Some Improvements Required



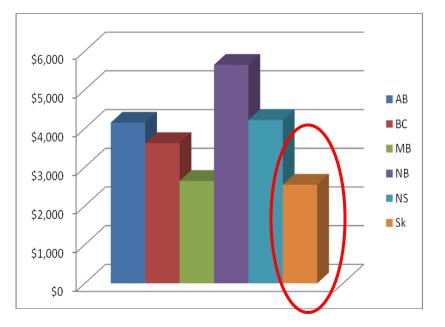


Quantitative benchmarking findings

Quantitative reviews were based on the most recent data available from AWCBC (2007) and from further information obtained in interviews with the respective boards. The following charts identify the SWCB in comparison to other jurisdictions.

1. Administrative cost per lost time claim

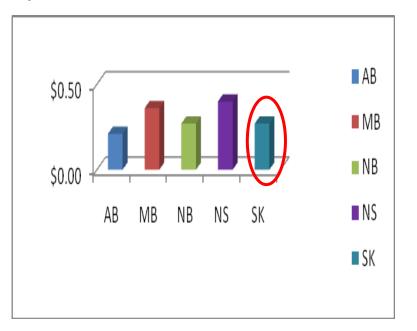




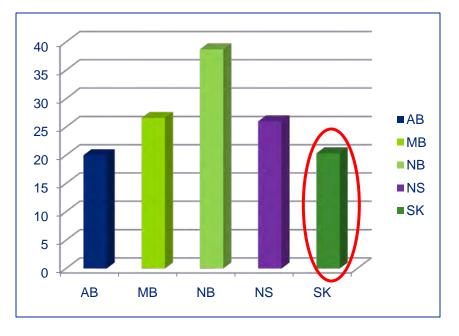
Quantitative benchmarking findings

Quantitative reviews were based on the most recent data available from AWCBC (2007) and from further information obtained in interviews with the respective boards. The following charts identify the SWCB in comparison to the other jurisdictions.

3. Administration cost per \$100 of Accessible Payroll



4. Average calendar days from injury to first payment issued



Recommendations

There are many contributing factors to be considered in a review of service quality, including effectiveness of communication, timeliness, accessibility, knowledge of staff and the effectiveness of claim management.

All of these factors influence the perception of service by the customer (the worker and the employer).

The SWCB has one of the lowest administration costs per lost time claim in the country as well as the lowest average composite duration of a claim. These are particularly important statistics for employers who provide the revenue. It is important to note the cost of implementing these recommendations needs to be balanced against the benefits of improved service quality.

We are pleased to report that Management has accepted virtually all of our recommendations, and are proceeding with the planning and costing that were not within the scope of this review.

With regard to the need to be more responsive to workers and employers, we have identified the priority of each recommendation as follows.

Rating	Definition
High (H)	Recommendation provides the greatest opportunity for improved service quality.
Medium (M)	Recommendation provides for moderate opportunity for improved service quality.

No.	Recommendations	Management Responses
	Further development	of a service culture
1	Expand training programs to include additional communication training to provide guidance to SWCB staff on how to treat all stakeholders as customers; how to provide more personalized service in tone and manner; how to effectively facilitate difficult discussions; how to effectively problem-solve; and how to be seen as more approachable. Priority: H	 Accept - WCB currently has behavioral and technical competencies identified for all positions, reflecting the performance standards required. They will be reviewed to ensure clarity, tone and manner of client communication are addressed. They will be reinforced in revamped training programs for all front-line service personnel. This will also be integrated with our "Caring in Action" training for claims entitlement and case management staff.
2	Further expand service standards to include requirements to anticipate the needs of workers and employers and initiate communication rather than waiting to respond. Priority: M	Accept - WCB will review standards and assess expansion opportunities with a view to configuring these standards into auditable workflow parameters within the new claim system. This will also be integrated with our "Caring in Action" training for claims entitlement and case management staff.

No.	Recommendations	Management Responses
	Enhance com	munications
3	Include specific training on the expected tone of both verbal and written communication to all front line staff. This includes internal communication existing on the claim file as there is a legislative right provided to workers and employers to obtain the claim file for the purpose of appealing a claim decision. Priority: H	Accept - see response to recommendation #1.
4	Conduct formal, random monthly quality checks of written tone as well as the clarity of information provided to identify areas of coaching or required training. As well, consider implementing random quality checks involving verbal communication, such as random sampling of worker conversations as seen in many call centres and within private insurance companies. Priority: M	 Accept - standards will be integrated into existing monthly quality control and quality assurance processes. WCB will consider establishing a phone call monitoring system in the 2011 operational planning cycle.

No.	Recommendations	Management Responses
	Focus on erro	or reduction
5	Provide training to staff on how to communicate, both verbally and in writing, in easily understood terms and conduct follow- up reviews. Priority: H	 Accept - WCB has recently initiated a plain language project to develop and implement standards by April 2010. This will also be integrated with our "Caring in Action" training for claims entitlement and case management staff. An audit process will also be implemented as part of this strategy.
6	Enhance internal systems so that all information is contained in one system including the implementation of document management standards for claims documentation. This would include claims management logs and plans, use of diary notations and the tracking of claim activity. Priority: H	Accept - This item will be assessed in the development of detailed requirements for the new claims system.
7	Expand the quality assurance process to include review of claims which represent emerging issues, such as pre-existing conditions or prolonged exposure claims in order to identify training opportunities for staff. Priority: H	Accept - This item will assessed by Team Support during the 2010 operational planning cycle.This will be made part of our "Caring in Action" training for claims entitlement and case management staff.

No.	Recommendations	Management Responses
	Focus on erro	or reduction
8	Develop standards to guide the activities required to maintain momentum within the claim. Consider incorporating claim management plans for all complex time loss claims in which the expected duration of compensation as well the planned activities such as the use of secondary assessment or tertiary assessment is identified. Priority: M	Accept - This item will be assessed in the development of detailed requirements for the new claims system.
9	Incorporate a monitoring process in which claims that extend past the expected duration are identified and reviewed with the assigned Case Manager and their respective Team Leader to determine next steps. Priority: M	Accept - This item will be assessed in the development of detailed requirements for the new claims system. An interim claim review procedure will be developed and implemented.

No.	Recommendations	Management Responses
	Focus on erro	or reduction
10	Expand the quality assurance process to incorporate disallowed claims in the review. Priority: H	Accept - A process to monitor disallowed claims will be developed and implemented by April 2010.
11	Appealed claims which have been sent back to Operations for development, and the original decision upheld by Operations, should be automatically returned to the Appeals department for review of that decision. Priority: H	Accept - Appeals Manager will now follow up on every claim returned for further development.

No.	Recommendations	Management Responses
	Further assignment of	designated contacts
12	Expand the use of single contacts wherever possible to enhance the quality of service and the consistency of communication. Priority: H	Accept- Potential opportunities for expanded use of single points of contact will be assessed in the 2010 operational planning cycle.

No.	Recommendations	Management Responses
	Continue to enhance staff	knowledge and training
13	Increase the level of claim review for those staff members who are new in their role. Ensure that particular attention is paid to files adjudicated by new staff members and to complex claims in the Quality Control and Quality Assurance processes. Priority: H	Accept - Once claims management training has been provided to staff new to their roles, WCB provides remedial instruction and coaching as required for up to six months. WCB will now modify quality control and quality assurance processes to increase the level of review provided to staff new in their role.
14	Create a formal mentoring program by which senior staff mentors junior staff in service quality as well as all other aspects of claims management. Priority: M	Partially Accept - WCB will not immediately create a formal mentoring program. Instead, WCB will seek to improve existing quality control and quality assurance feedback, while researching training and mentoring programs, including those at other WCBs.

No.	Recommendations	Management Responses
	Continue to enhance staff	knowledge and training
15	Develop a formal succession plan in which training needs for successors are addressed prior to the exiting of experience and knowledge. Priority: M	 Accept - WCB has succession plans for key out-of-scope jobs. For other jobs this is attended to through workforce planning , including training needs analysis, career-pathing and cross-training. Our "Caring in Action" training for claims entitlement and case management staff is built on detailed job knowledge and reference information. The claims system project will capture standard operating procedures and `corporate memory'.

No.	Recommendations	Management Responses
	Explore further oppor	rtunities for access
16	Assess additional opportunities to provide on-line 24 by 7 access, especially to employers, in order to improve responsiveness. Priority: M	Accept - This item will be assessed in the development of detailed requirements for the new claims system.
17	Evaluate the possibility of including all claims data in one place in the current system replacement project for ease of use. Priority: M	Accept - This item will be assessed in the development of detailed requirements for the new claims system.
18	Continue to provide orientation sessions and educational opportunities to all stakeholders, especially employers, in order to discuss the processes of the SWCB including privacy restrictions. Priority: M	Accept - This practice will continue, including the Compensation Institute, and presentations at Rate-Setting and the Annual General Meeting. Specific presentations are given by Employer Account Managers and Preventions staff to employers and Safety Associations.

No.	Recommendations	Management Responses
	Improve the healt	h care interface
19	Conduct research to determine if financial incentives for health care providers to provide necessary information on a timely and legible basis would provide better service without a dramatic increase in administrative cost. Priority: M	Accept - WCB currently has initiatives in place to address this recommendation (e.g. contracting with health care associations, enhanced communication and care provider support packages on disability management, new services and fee codes). WCB will continue to research, plan and implement initiatives intended to enhance the health care interface in the future.
20	Continue to provide educational opportunities and communication with health care providers regarding the requirements of all stakeholders in effective return to work. Priority: H	Accept - This practice will continue through annual meetings and negotiations with professional associations and committees, particularly the Saskatchewan Medical Association and the chiropractors' and physiotherapists' associations. The WCB continues to be assisted in this regard by a Health Care Advisory Committee of care provider representatives.

No.	Recommendations	Management Responses
	Continuous in	nprovement
21	In order to measure improvements in service create an ongoing evaluation process that is executed on a regular basis. Priority: H	Accept – Progress on the recommendations will be reported to the Board quarterly, augmented by specific measurements taken annually through the CMT surveys and our internal quality assurance reports.

