



OHIO
UNIVERSITY

College of Osteopathic Medicine

Student Training Outline - Employer Visit
Year 4 Health Care Management Clerkship (OCOM 895)
Appendix C – Academic Year 2006/2007

I. Purpose

The primary intent of the employer experience from a Group Health and Workers' Compensation perspective is to have the students explore issues and challenges that employers and their employees face in today's health care market. Students need to recognize: 1) the impact that job tasks have on the health and safety of the workforce; 2) reasons why increased health care costs are affecting health insurance benefits for the average worker who can't afford to miss work and pay out-of-pocket expenses for access to health care; 3) how important it is for the physician to take into consideration an employee's job task(s) when determining a "return-to work" plan for injured workers; and 4) how employers attempt to be profitable while facing annual increases in health and prescription drug cost of 10%-30%. The high cost of health insurance coverage has also forced many employers to decrease health benefits (or not offer them at all), increase employee contributions for insurance premiums, and/or reduce the percentage of raises in wages for its employees.

II. Suggested Learning Issues (to be supplemented by employer representative)

During the employer visit, the employer representative is to cover:

1. Rules and Regulations that Govern the Work Site
2. Employee Health Care Benefits (Review Benefit Package)
3. Mandatory and Voluntary Safety Measures

III. Suggested Questions for Students to Ask/Initiate during this Experience

1. Rules and Regulations:
 - A. What is the function of Occupational Safety and Health Administration?
 - B. What is the function of National Institute Occupational Safety and Health?
 - C. What is the function of Equal Employment Opportunities Commission?
 - D. What are indemnity benefits; their affect on employer's daily operations?
2. Employee Health Care Benefits:
 - A. What health care benefits does the employer provide to its employees? Is there a co-pay amount on the part of the employee for physician office visits? Is there a deductible, and if so how much? Are wellness services covered; if not, why not? Are there any other items of interest in the company's benefit design? How much change has the benefit package undergone over the past 5 years?
 - B. What annual increases in health care costs is the employer experiencing?
 - C. How is the employer managing the issue of rising health care costs?
 - D. What ideas does the employer have to continue providing employee health benefits in the future while controlling costs and promoting quality care?
3. Safety Measures
 - A. What safety rules and regulations are mandated for employees?
 - B. What safety programs are in place? Are there incentives for employees who have excellent safety records?