



**Student Training Outline - Employer Visit
Year 4 Health Care Management Clerkship (OCOM 895)
Appendix C – Academic Year 2008/2009**

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 costs. 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)

A. Topics to be covered by the employer representative during the employer visit include:

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

A. Rules and Regulations:

1. What is the function of Occupational Safety and Health Administration?
2. What is the function of National Institute Occupational Safety and Health?
3. What is the function of Equal Employment Opportunities Commission?
4. What are indemnity benefits; their affect on employer's daily operations?

B. Employee Health Care Benefits:

1. 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?

2. What annual increases in health care costs is the employer experiencing?
3. How is the employer managing the issue of rising health care costs?
4. What ideas does the employer have to continue providing employee health benefits in the future while controlling costs and promoting quality care?

C. Safety Measures

1. What safety rules and regulations are mandated for employees?
2. What safety programs are in place? Are there incentives for employees who have excellent safety records?