



Every month **WorkPartners** turns the spotlight on individuals making an impact and exemplifying excellence in the field of workers' compensation.

This month we sit down with **Carrie Rostron**, Workers' Compensation Claims Supervisor for **Marsh & McLennan Agency**.

Hello Carrie. You have been deeply involved in the San Diego County workers' compensation arena for over a decade. Given your wealth of experience in managing claims and working directly with employers and insurance carriers, what is one of the most impactful decisions in controlling costs a company can make and why?

This is hard to give one answer! I would say there are three main areas an employer can focus on to reduce their costs.

First step is prevention. This is largely something we focus on as a group here at Marsh & McLennan Agency. By implementing simple changes, claims on a whole can reduce in frequency.

Second, aligning with both a quality insurance carrier/third party administrator, and Occupational Medical Facility like WorkPartners really helps with the overall claims

process. I always tell employers the first 24 hours of an employee reporting an injury are crucial. We need to make sure they are being communicated with by the claims examiner and physician to reduce exposure of litigation. The service both the

claims examiner and medical provider give can change the exposure of a claim.

Lastly, one of the most impactful decisions in controlling costs in Workers' Compensation is implementing a Return to Work Program. This is something my team has assisted employers with for years. By having a formal return to work program in place, the cost of the Workers' Compensation claims significantly reduces by the claims examiner not having to pay

temporary total disability benefits. In addition, by bringing an employee back to work, an employer can reduce risk of litigation, and studies show the claim closes much quicker.

From your perspective, what is the most common misconception regarding workers' compensation?

One of the most common misconceptions is an employer should not communicate with their injured worker.

The employer has a huge part in the outcome of the claim. By maintaining continued contact with the employee, claims examiner, and their insurance broker, they can make a difference in the ultimate resolution. This is an area our team really helps to facilitate when working with new employers.



What does the future of workers' compensation look like in California?

I think we have seen quite a number of positive changes over the years. I feel the system is improving on a whole, especially with the recent applicant attorney/medical provider indictments. With the system improving, I see less litigation and claims denials which helps to move the claims to resolution faster.

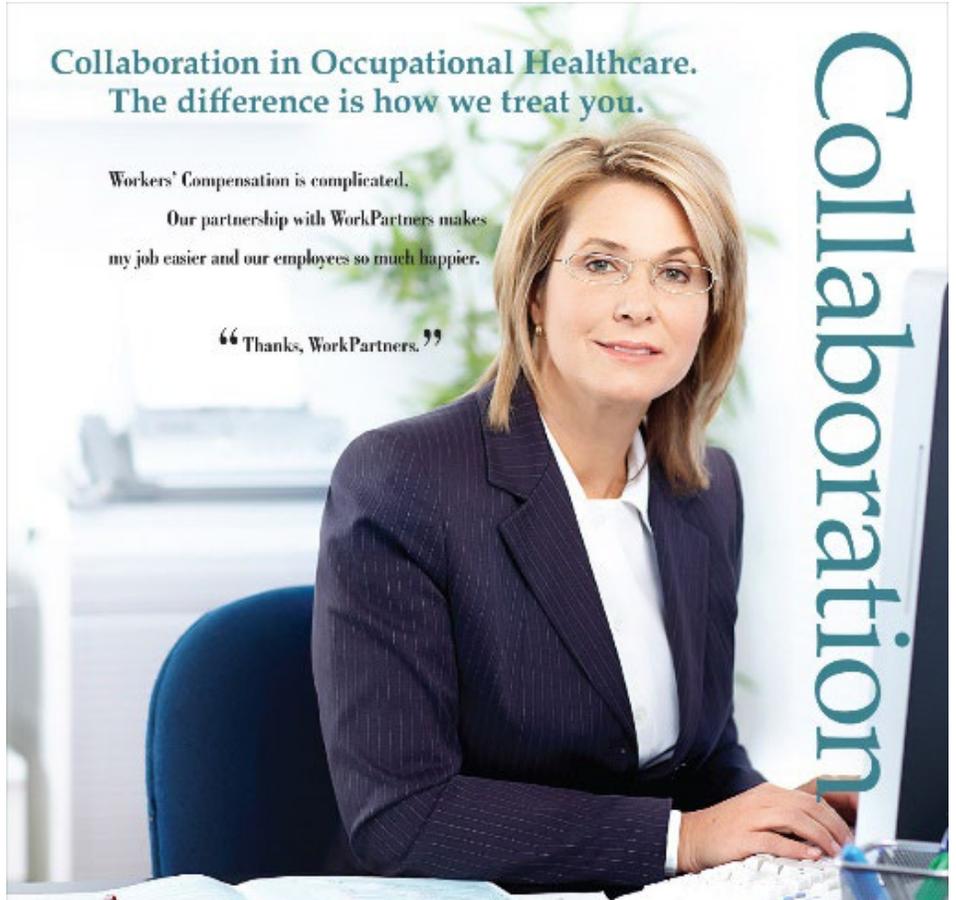
In closing, we realize it can be tough at times balancing your career and life outside of work. How do you keep a healthy work/life balance?

Work life balance for me revolves around setting myself realistic goals for each day. When at work, I try to focus 100%, but I also make sure to give myself time to recharge. In 2019, I have made it a point to walk during lunch when I am in office. I come back energized, and ready to tackle my afternoon tasks. I feel like taking that hour break allows me to be more productive overall.



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Workers' Compensation is complex. We make it simple.

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