



# OUR SYSTEM @WORK



## JIM'S STORY: TRANSPORTATION PUTS INJURED WORKER ON ROAD TO HEALTH

An injured employee, his employer, the insurance company, and a provider of specialized solutions for the workers compensation industry took a cooperative—and creative—approach that aided a worker's recovery following a freak accident on the job.

### AN UNEXPECTED RISK

Jim, a residential carpenter, was working on the exterior of a home, when a large boulder dislodged from a nearby hill and crushed his right leg. He suffered multiple, severe fractures to his leg, knee, and foot, which would ultimately require more than six surgeries over a 15-month period.

### A COOPERATIVE APPROACH

Jim's injury occurred on the job, so he filed a claim under his employer's workers compensation policy, and benefits began from the day of the accident. Jim underwent the first of many surgeries to repair the damage and was discharged to his home. Due to this serious injury, Jim needed medical equipment, including a wheeled walker, wheelchair, and hospital bed, as well as a visiting nurse to supervise his recovery.

Berkshire Hathaway GUARD Insurance Companies promptly approved the request for equipment and the nurse, which were set up through a dedicated claims case manager who coordinated with a provider of specialized medical equipment solutions to get what Jim needed.

Working toward the same goal of successful recovery, all parties collaborated and communicated frequently to evaluate Jim's ongoing recovery and ensure he was getting the best and most appropriate care.

### CREATIVE SOLUTIONS IN MOTION

Transportation services can be a very important part of an injured worker's treatment plan, and GUARD recognized that planning for this need was critical to Jim's recovery. GUARD arranged for a temporary driving service to get Jim back and forth to medical appointments, and provided him with an overnight stay at a hotel the night



## WORKERS COMPENSATION ELEMENTS OF SUCCESS:

- The insurer assigned a case manager to coordinate getting the necessary medical equipment and arranging for home care for the injured worker
- The insurer ordered transportation services, enabling the injured worker to get to appointments in the short term and provided modifications to his vehicle to allow him to drive
- The injured worker persisted in learning how to drive with his left foot and can function independently
- The employer offered the injured worker light-duty assignments that were appropriate for his medical restrictions
- The injured employee is making good progress and building his strength and confidence by returning to work

before his operation due to the distance of the hospital from Jim's home.

Driving continued to be challenging for Jim as he went through a series of surgeries. He developed foot drop—a gait abnormality caused by weakness, irritation, or damage to the fibular nerve. With this diagnosis, GUARD pursued a more permanent solution, and contacted a company specializing in such situations to evaluate installing a left foot accelerator pedal for Jim's car. Their team worked tirelessly with Jim, conducting driving evaluations and assessments before finally and successfully implementing the device.

Success was the reward for persistence—after 10 training sessions for left-footed driving, Jim now functions independently and has increased his work hours from 12 to 32 per week. GUARD Claims Director Ed Henrikus says:

*"I commend the employer for understanding the need to offer light-duty assignments that conform to medical restrictions. Not only is this step necessary in helping to control the cost of the claim, but the injured employee often experiences a better sense of well-being by remaining part of the workforce (even on a limited basis). We are all pleased with his progress and the level of direction, care, assistance, and comfort the workers compensation system provided. We are hopeful his condition will continue to improve with further treatment and care."*

## A PATH AHEAD

While the accident left Jim with a permanent disability and additional operations on his leg are likely needed, he is back at work in a modified-duty capacity due to his own courage and drive and the unwavering support of his employer and insurer. GUARD continues to cover Jim's medical bills, provide a portion of his former wages, and offer dedicated resources to continue to help Jim manage his disability and recovery.