

PREMIUM COST CONTAINMENT

The Premium Cost Containment Program is an effort from CDLE's Division of Workers' Compensation to partner with employers to prevent workplace injuries and reward safety conscious employers with cost savings. Through this program, employers will find ways to control work-related injuries while qualifying for a workers' compensation premium discount by having a certified Safety and Loss Control Program.

Certification status is granted by the Premium Cost Containment Board to employers who can document they have implemented a safety program that includes the six minimum requirements summarized in this booklet at their place of business. Keep in mind, these requirements must be documented and in effect for one full year before you can apply for certification. Employers who achieve certification are eligible for a reduction on their workers' compensation premiums of between 5 and 10 percent. Want to save even more? Improving safety in the workplace can eliminate a workplace injury all together, saving your business even more time and money.

The Cost Containment Certification Board meets on the first Wednesday of each month to review applications for potential certification. In order to be considered for certification at the meeting, the application and supporting documentation must be received by the 20th day of the previous month.

All submissions should be sent to:

Colorado Division of Workers' Compensation
633 17th Street, Suite 400
Denver, CO 80202
Attn: Premium Cost Containment Board

Remember

Your complete safety program must be in effect and documented for one full year before you can apply for certification.

colorado.gov/cdle/safety-and-loss-control

We're Here to Help

**Don't worry, we'll walk you through it.
Call our Premium Cost Containment
Department directly at**

303-318-8644



COLORADO

**Department of
Labor and Employment**

Division of Workers' Compensation

TURN **SAFETY** INTO **SAVINGS**

***Become Certified Through the
Premium Cost Containment Program***



GET STARTED

Minimum Requirements



Safety Policy Declaration

For the loss prevention/loss control program to be effective, there must first be a total commitment to safety from top management. This commitment is expressed in the policy statement. The policy declaration should be signed and dated by top management and conspicuously posted where all employees may frequently read it.



Safety Coordinator/Committee

The Safety Committee or Safety Coordinator is created to foster loss prevention through communication. The safety coordinator/committee responsibilities should be clearly defined with a list of tasks and objectives. Documentation of agenda and meeting minutes should be recorded.



Safety Rules

To effectively prevent losses, safety rules must be clearly defined. In the training phase, employees must be made aware of the rules. When possible, rules should be posted in appropriate and conspicuous areas. Your safety rules should be general as well as job specific. The Premium Cost Containment Board suggests that employees sign and date a document acknowledging their awareness and understanding of the safety rules.



Safety Training

Make all employees aware of the hazards inherent to their specific duties and all measures to do the job safely. Documented new-employee safety orientation occurs upon hire. Safety training is on-going and attendance is documented with employee signatures. The Premium Cost Containment Board suggests employee training take place at a minimum on a quarterly basis.



Designated Medical Provider List

By designating medical providers, the employer will have an immediate source of treatment and care for the injured employee. This same facility can manage all workers' compensation claims. This fosters a better line of communication with the employer, insurer, and attending physician.



Written Claims Management Procedures

Claims management is the activity that takes place after an injury has occurred. It is important to have clearly written and easy to follow procedures on claims management which include:

- Accident Investigation Procedures
- Completed Accident Investigation Form for all employee injuries regardless of apparent severity
- Return to Work Program

**Cost Containment Certification requires one full year of documentation demonstrating the minimum requirements are in place and effective at your place of business.*



Learn more through our online guides:
colorado.gov/cdle/safety-and-loss-control

