

Navigating Medical Costs in 2025: How MTM Protects Your Bottom Line

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President

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As we move through the second half of 2025, it's clear that costs are higher than they were just a few years ago. Like many of our policyholders, we at MTM have also experienced increases in our operational expenses—including one of the most significant drivers: medical inflation.

Medical inflation refers to the rising cost of medical procedures and treatments, many of which are routinely provided to injured employees. Several factors contribute to this increase:

- A growing and aging workforce
- Rising labor costs for healthcare providers
- Advancements in medical technology
- The increasing complexity of the healthcare system

Despite these challenges, MTM works diligently to manage these costs while adhering to the State of Michigan Workers' Compensation Fee Schedule. This fee schedule standardizes reimbursement rates for medical services, ensuring cost control, reducing billing disputes, and promoting consistent, quality care for injured workers.

However, not all healthcare providers bill in accordance with this schedule—some charge significantly more. This is where MTM's medical cost containment service plays a crucial role.

How MTM Saves You Money

MTM has **every medical bill** submitted for workers' compensation claims reviewed by a third party for savings and accuracy. Using cost containment tools and expertise including strategic utilization of certified professional coders, we reduce charges consistent with what the fee schedule allows followed by access to preferred provider organization discounts delivering maximum savings. The results speak for themselves:

- **72% net savings**—This means that for every \$100 billed, the fee schedule and PPO discounts, when properly applied, may allow only \$28 reimbursement, resulting in a \$72 savings.

Voluntarily paying medical expenses without utilizing the fee schedule and cost-containment measures provided through MTM may result in significantly higher costs than what is actually owed. MTM policyholders benefit from precisely managed claim expenses, which contribute to an accurate and often reduced experience modification factor. This, in turn, may lead to lower insurance premiums and the potential for enhanced dividend opportunities. Please note, however, that dividends are not guaranteed.

The Bottom Line

Rising costs are a reality—but with MTM as your workers' compensation insurance carrier, you have a partner committed to controlling medical expenses and protecting your business. Let us do the work of ensuring fair, compliant, and cost-effective medical care for your injured employees.

— Megan





Ruth Kiefer, MSc, ARM

Vice President of Loss Control

MIOSHA Celebrates 20 Years

Partnering with Employers to Protect Workers:

**MTMIC has partnered with them
for the past 19 years.**

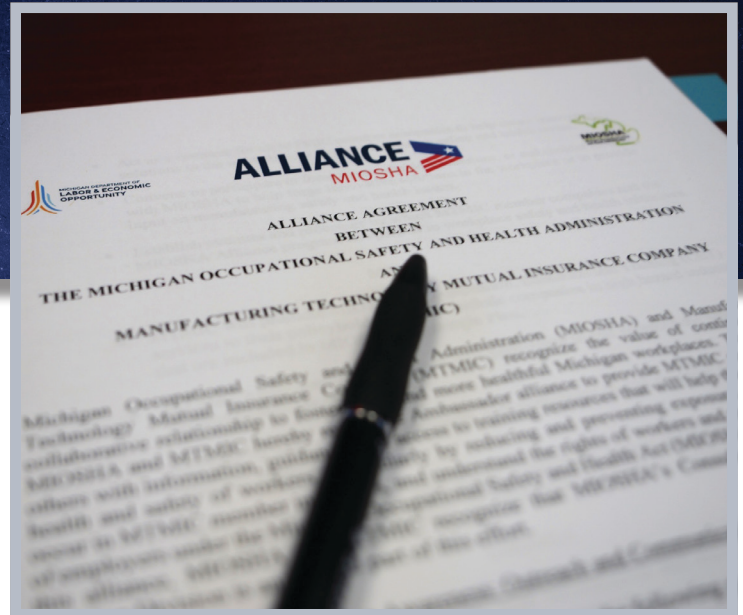
The Michigan Occupational Safety and Health Administration (MIOSHA) partnered with Michigan employers who voluntarily participated in the 20th anniversary of the Take a Stand for Workplace Safety and Health initiative, underscoring a shared commitment to improving workplace safety and health.

During the week of Aug. 11-15, nearly 200 Michigan employers welcomed MIOSHA safety and health staff into their worksites for penalty-free consultations — demonstrating their commitment to creating safer workplaces and protecting hardworking people. Instead of enforcement, MIOSHA focused on offering guidance, identifying potential hazards and helping employers take immediate steps to correct serious conditions.

On January 19, 2006, the Manufacturing Technology Mutual Insurance Company and the Michigan Occupational Safety and Health Association entered into an alliance agreement that has been in force for the past 19 years. The intent of this agreement is to open lines of communication between our members and the CET (Consultation Education and Training) branch of MIOSHA and our policyholders.

If you were unable to participate in the Take a Stand for Workplace Safety, you may also register for a CET visit through our MTMIC and MIOSHA-CET Alliance. Our alliance with MIOSHA is to assist you in reducing workplace injuries and provide a pathway to any of their safety services. Through this alliance we can arrange services for your company through MIOSHA including safety walkthroughs, air sampling, sound level testing (TWA noise surveys), employee training and regional seminars.

- The goals of our MIOSHA alliance include, but are not limited to:



- Promoting and improving shop safety by providing safety awareness and other outreach activities across the state.
- Providing training and education activities and encouraging member participation.
- Sponsoring seminars with the CET Division on a variety of safety subjects.
- Including articles in the MTMIC Newsletter on the alliance, on the seminars and other safety issues.

If you missed the Take a Stand Day opportunity or would like a more in-depth safety survey from MIOSHA CET, please take advantage of our alliance and sign up for their services through your Loss Control Consultant. They will be more than willing to explain their services and help set up an appointment for you. Additionally, through this alliance, there will be no CITATIONS or PENALTIES for participating workplaces. However, participants must agree to correct all serious hazards and we will be happy to assist and guide you with any recommendations you may receive





Donna Motley

Vice President of Claims

The End of Summer

By the time you are reading this, summer is technically over. Students return to class, fun in the sun vacation time is pretty much regulated to weekends only. Statistically, work related injuries increase over the summer. Thinking back on Summer 2025, with the heat we experienced, an increase in injuries involving outdoor workers would not seem unusual. Another statistic indicates approximately 40% of summer work injuries are sprains, strains and tears. Possibly these injuries are attributed to employees taking vacation time and co-workers having to pick up the slack. A “pre-injury” could have occurred while having fun on the weekend, thereby setting you up for a more serious injury as a result of work duties. The heat index, or thoughts about upcoming plans could result in simple inattention.

Injuries sometimes occur through no fault of our own. Michigan is a No-Fault State. When injuries occur, unless deemed “intentional”, “idiopathic” or “does not arise out of and in the course of employment”, care and treatment is covered. Again, in Michigan, per statute, Workers’ Compensation exclusively controls treatment for the first 28 days. Treatment should commence with your Occupational Clinic and if not resolved, treatment will be taken over by a specialist.

Insurance, in general, is not glamorous. The area of Workers’ Compensation even less so. Workers’ Compensation coverage is required by the State to do business in Michigan. The area of Workers’ Compensation is governed and directed by the Michigan Workers’ Disability Compensation Act and Administrative Rules – i.e. by law – roughly 180 pages outlining what you “can” and “cannot” do. The State of Michigan audits our company every three years for compliance. MTMIC’s Claims Department is accessible by telephone; we speak with our insureds, the injured workers, medical providers. We hire Nurse Case Managers that will attend medical appointments with the injured worker to assure medical



treatment is on point and to provide immediate results to the Claims Adjuster. Bear in mind, not all physicians or medical facilities will accept a Workers’ Compensation injury – they are not required by law to do so. That is why it is so important to have an established Occupational Clinic if at all possible, and if after hours care is needed or an Occupational Clinic is not available, YOU MUST notify the provider up front that the injury is to be covered under Workers’ Compensation.

Did you know August 17 is **National Workers’ Compensation Adjuster Day**? Who knew? How should we celebrate? I wonder if Hallmark has a card for this?

Liberty Mutual has an Emu; Progressive has Flo (and her team); Allstate has Mayhem; and State Farm has Jake! I think we need a mascot !!!



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Board of Directors Election


The time has come again for this year's Board of Directors election. Starting in mid-September, all eligible policyholders will receive the ballots via mail to assess the nominees and cast their votes. Those Board members that are up for re-election are the following:

Barry Kavanagh
Avalon & Tahoe
Joe Keppler
Shuert Technologies
Kurt Heuser
Retired

Election Day follows closely with a vote deadline no later than noon on October 10th, with processing scheduled immediately afterward. Please be on the lookout for your



ballot, complete and return it to us as soon as possible to guarantee that the above deadline is met and your vote counts. Contact Glenda Moyle with questions at Glenda.moyle@mtmic.com

**Election**



**MTM**
Manufacturing Technology
Mutual Insurance Company

Board of Director's Election
January 1, 2026 through
December 31, 2028 Term



Ballot (do not vote for more than three candidates)

(1) **Joe Keppler**


Joe Keppler is the Chief Financial Officer of Shuert Technologies, a leading manufacturer of plastic pellets and products based in Sterling Heights, Michigan. Since assuming this role in 2013, he brings more than three decades of financial leadership experience, primarily within the manufacturing sector. Prior to joining Shuert Technologies, Joe served for 17 years as Vice President, Chief Financial Officer, and Corporate Treasurer at MTI Cybernetics, where he played a key role in guiding the company's financial strategy and operations. He began his career as an independent auditor with BDO and is a licensed Certified Public Accountant (CPA). Joe's governance experience is equally extensive. He is the immediate past Chairman of the Board of the Manufacturing Technology Mutual Insurance Company (MTMIC), having served in that capacity from 2020 to 2023. A member of MTMIC's Board since 2009, he also held previous leadership roles as Vice Chairman and Treasurer. Currently, Joe serves as President of the Detroit Chapter of Financial Executive International (FEI). A member since 2013 and a Board member since 2020, he has played an active role on the Membership Committee and has served as Co-Vice President of both FEI Programs and FEI Strategic Partnerships.


(2) **Kurt Heuser**



Kurt Heuser is the retired President from Bakum Tool Company. Serving in that capacity since 1997, Kurt sold the business in 2019 and now works as a Business and Tooling Consultant. His career started at Bakum Tool in 1980. Mr. Heuser has served on the Boards of MTMIC and the MTA Workers' Compensation Fund since January 1991. He served as Board Chairman from 2013-2017. He is currently a member on the Finance Committee.

(3) **Barry Kavanagh**


Barry Kavanagh is the Chief Financial Officer of Avalon & Tahoe MFG, Inc., a major position boat manufacturer located in Alma MI where he has led the finance team for 10 years. Prior to this Barry spent 11 years as Financial Controller of the Implant Division of Symmetry Medical Inc., an orthopedic components manufacturer in Lansing MI. Barry is a Fellow of the Association of Chartered Certified Accountants (ACCA - UK) and a Certified Management Accountant (CMA - US). He has served on the MTMIC Finance Committee since 2018 and was elected to the Board in 2021.

Write-In Candidates





Ballots received after 12:00 noon on October 10, 2025 CANNOT be counted.
Board of Director's Election: October 16, 2025