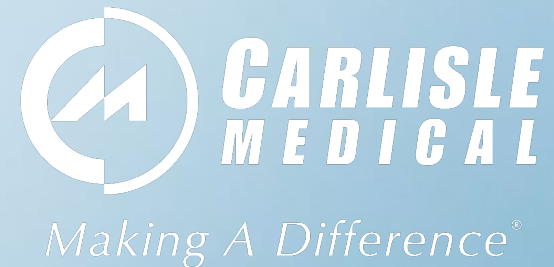




Building Blocks of ETHICS

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FL Course ID#: 128620



HOUSEKEEPING

To obtain credit for this Ethics Presentation you must:

- SIGN IN ON THE FORM**
- UTILIZE THE QR CODE AT THE END OF THE PROGRAM AND COMPLETE THE SURVEY**

THE CERTIFICATION FOR THIS CLASS WILL COME DIRECTLY FROM ME VIA EMAIL WITHIN 10 BUSINESS DAYS OF THE CLASS.

Definition Of Ethics

NOUN:

The science of right conduct and character; the science which treats the nature and grounds of moral obligation and of the rules which ought to determine conduct in accordance with this obligation; the doctrine of man's duty in respect to himself and the rights of others.

The Century Dictionary <https://www.wordnik.com/words/ethics>

NOUN:

The standards that govern the conduct of a person, especially a member of a profession.

WordNet 3.0 Copyright 2006 by Princeton University All right reserved
<https://www.wordnik.com/words/ethics>



Business Ethics

Business ethics studies appropriate business policies and practices regarding potentially controversial subjects, including corporate governance, insider trading, bribery, discrimination, corporate social responsibility, fiduciary responsibilities, and much more. The law often guides business ethics, but at other times business ethics provide a basic guideline that businesses can follow to gain public approval.

<https://www.investopedia.com/terms/b/business-ethics.asp>



Risk Management Principles

- Accept risks when benefits outweigh costs.
- Accept NO unnecessary Risk.
- Anticipate and manage risk by planning.
- Make Risk Decisions at the right level.

Ethically informed risk management includes both the management of ethical risks and the ethical management of risks.

References:

[1] <https://nps.edu/web/safety/orm>

[2] <https://journalofethics.ama-assn.org/article/what-ethically-informed-risk-management/2020-11>

ADJUSTER ETHICS

- **CONDUCT BUSINESS IN A MANNER THAT IS FAIR AND JUST FOR CLIENTS, INSURANCE COMPANIES, AND THE PUBLIC.**
- **WORK HARMONIOUSLY WITH ONE ANOTHER, CLIENTS, AND INSURANCE COMPANIES.**
- **APPROPRIATELY REPRESENTING AND PROVIDING BENEFITS.**
- **COMMUNICATING IN A TIMELY MANNER WITH INVOLVED PARTIES.**
- **FILING FORMS IN AN ACCURATE AND TIMELY MANNER.**
- **OFFERING FAIR AND EQUITABLE SETTLEMENTS.**
- **NOT SHARING A FINANCIAL INTEREST IN A VENDOR UTILIZED ON (YOUR) CLAIMS.**
- **BE FITTED FOR THE WORK; PROVIDE COUNSEL, ADVICE, AND GUIDANCE TO APPRENTICES.**

REFERENCES:

[1] WORKERSCOMPENSATION.COM (ABBREVIATED)

[2] [FAPIA](#) (ABBREVIATED)

Case Management Ethics

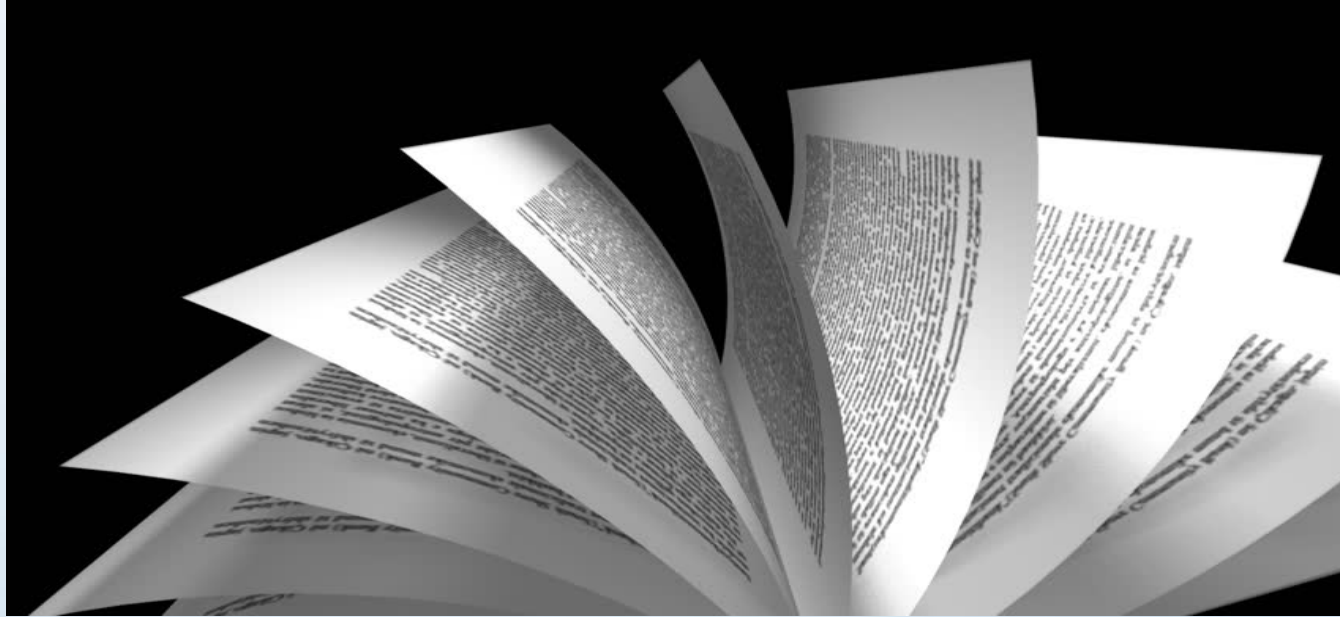
- Place the public interest above their own at all times.
- Respect the rights and inherent dignity of their clients.
- Maintain objectivity in their relationships with clients.
- Act with integrity and fidelity with clients and others.
- Maintain their competency at the level that ensures their clients will receive the highest quality of service.
- Obey all laws and regulations.
- Honor the integrity of the CCM designation and adhere to the requirements for its use.

Commission for Case Manager certification

- REFERENCE:

<https://ccmcertification.org/sites/ccmc/files/images/2022/CCMC%20Code%20of%20Professional%20Conduct%202022%20FOR%20PUBLIC%20COMMENT.pdf>

I Pirated an Ethics Textbook



I'll find out if I did the right thing soon enough.

<https://upjoke.com/ethics-jokes>

<https://ak.picdn.net/shutterstock/videos/6293945/thumb/1.jpg>

What Is Moral Courage & How Is It Different From Ethics?



- Moral courage is the commitment to standing up for and acting upon one's ethical beliefs.
- Morally courageous individuals act upon their ethical values to help others during difficult ethical dilemmas, despite the adversity they may face in doing so.

Ethical Characteristics

Justice

Beneficence

Nonmaleficence

Accountability

Fidelity

Autonomy

&
Veracity



Justice



Noun

1. The quality of being just; fairness.

2. The principle of moral rightness; decency.

3. Conformity to moral rightness in action or attitude; righteousness.

The American Heritage Dictionary
<https://wordnik.com/words/justice>

Beneficence

Noun

1. The state or quality of being kind, charitable, or beneficial.
2. A charitable act or gift.
3. The practice of doing good; active goodness, kindness, or charity.

The American Heritage Dictionary
<https://www.wordis.com/words/beneficence>



The ethical principal of doing no harm.

Hippocratic Maxim (Oath)-

Primum non nocere

(First don't harm)

Nonmaleficence

<https://www.oxfordreference.com/display/10.1039/oi/authority.20110803100237642>



Accountability

An obligation or willingness to accept responsibility or to account for one's actions.

<https://www.Merriam-Webster-Webster.com/dictionary/accountability>



Fidelity

Noun

1. The quality of state of being faithful.
2. Accuracy in details; exactness.

<https://www.Merriam-Webster.com/dictionary/fidelity>



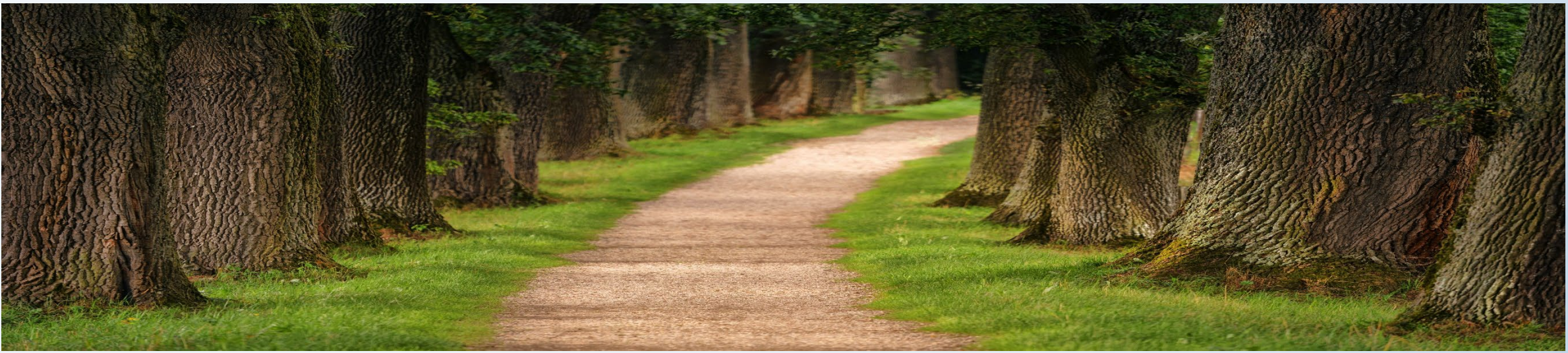
Autonomy

Noun

1. The quality or state of being self-governing.
2. Self-directing freedom and especially moral independence.
3. A self governing state.

<https://www.Merriam-Webster.com/dictionary/autonomy>

"I CAN DO WHATEVER I WANT TODAY."



Veracity

Noun

1. Conformity with truth or fact.
2. Devotion to the truth.
3. Power of conveying or perceiving truth.
4. Something true.

<https://www.Merriam-Webster.com/dictionary/veracity>

What is
right is not
always *popular*

and what is
popular
is not always
right



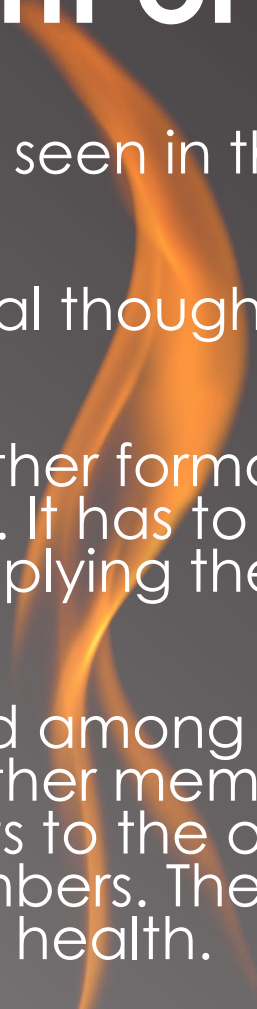
History of Ethics

My professor told me that I'm failing my ethics class

So I slid 20 dollars across the table and said..."what about now"?



The development of Ethics



- The first “codes of ethics” are seen in the Old Testament and the Code of Hammurabi.
- Thereafter we see more formal thought and study during the time of Socrates, Plato, and Aristotle.
- Ethics remains distinct from other formal disciplines because it is not a matter of factual knowledge. It has to do with determining the nature of normative theories and applying these sets of principles to practical moral problems.
- Ethical parallels can be found among other social animals. Generally, they refrain from attacking other members of their group or attacks end when one animal submits to the other. When hunting, they bring food back to their pack members. They also care for the sick and injured, nursing them back to health.

Ethics today...

- Ethics are values to which an organization or group aspires.
- As societies and organizations change, their ethics can be changed, making them fluid to some extent. The core components have not changed significantly since the time of Plato and Aristotle, but how we interpret and address those concepts has changed.
- A person or a group of persons can act unethically and remain within the law. Conversely, there are situations in which persons or organizations act ethically, but illegally.
- It's the small things that make a difference...small infractions or minor ethical breaks generally lead to larger and larger ones.
- We do ongoing ethics training so that we can prevent breakdown.

When Things go wrong...



- Is it ethical to monitor your child's activity (online/cellphone)?
- Is it ethical to drive the speed limit while in the fast lane?
- Is it ethical to work on your computer while attending an Ethics class?
- Is driving and talking on your cellphone unethical?
- Is texting while driving unethical?

IS IT ETHICAL?

California Corruption

In 2015, the DOJ busted a ring involving dozens of marketers, doctors, lawyers, and medical service providers “bought and sold” (Workers Compensation) patients.

- Marketing was promoted and directed largely at migrant workers.
- Patients were subjected to multiple, sometimes painful, unnecessary tests and procedures.
- The corrupt physicians and lawyers had the same goal...to bill as much as possible ...as settlement is traditionally based upon the total amount of medical billing.
- To date, 32 people & companies have pled guilty and 5 have been convicted by a jury.
- Ultimately 1.2 Billion dollars was frozen following the FBI / DOJ investigation.

<https://www.fbi.gov/news/stories/workers-compensation-fraud-conspirators-sentenced-070219>

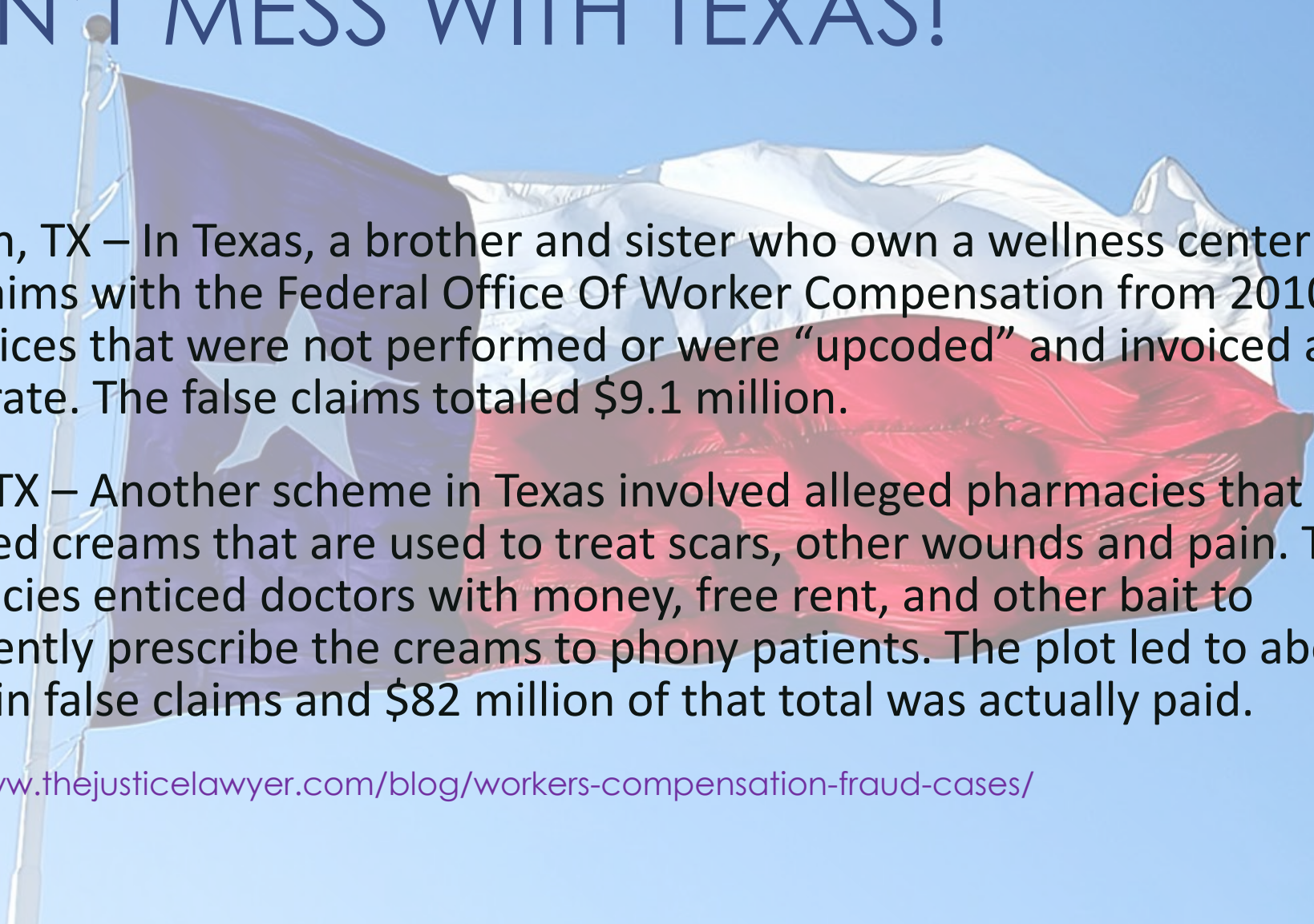
California does it again!

Orange County, CA – An example of attorneys conspiring to defraud the workers' compensation system includes a case in California involving 10 attorneys and 6 so-called cappers, individuals working for the attorneys to recruit clients the attorneys can use to commit the fraud. The cappers, who are not attorneys, seek out prospective clients for the attorneys without any overt participation by the lawyers. The fraudulent attorneys would then use these fake clients to promote a scheme to defraud the system. The capper grossed \$300 million. Because using cappers is illegal, all of the insurance payouts made to these fraudulent attorneys are considered part of the scheme.

<https://www.thejusticelawyer.com/blog/workers-compensation-fraud-cases/>



DON'T MESS WITH TEXAS!

The Texas state flag is shown waving in the wind against a clear blue sky. The flag features a white star on a blue field, with white and red horizontal stripes.

Houston, TX – In Texas, a brother and sister who own a wellness center made false claims with the Federal Office Of Worker Compensation from 2010 to 2017 for services that were not performed or were “upcoded” and invoiced at a higher rate. The false claims totaled \$9.1 million.

Dallas, TX – Another scheme in Texas involved alleged pharmacies that marketed creams that are used to treat scars, other wounds and pain. The pharmacies enticed doctors with money, free rent, and other bait to fraudulently prescribe the creams to phony patients. The plot led to about \$158 million in false claims and \$82 million of that total was actually paid.

<https://www.thejusticelawyer.com/blog/workers-compensation-fraud-cases/>

Don't forget the Carolina's!



In South Carolina, a **LARGE** group of multiple professions were convicted of hijacking the workers compensation system for **\$200 Million**. This was a very detailed scheme with quotas set for those involved. In total **37 persons** or entities were convicted.

NURSES- THE MOST TRUSTED PROFESSION, RIGHT?

During Covid, when the shutdown began to affect her salary from a dermatological practice, Ashley Brown, APRN sought alternative income.

She found a job with flexible hours and attractive pay.

Ashley agreed to provide telehealth assessments of patient records, thereafter signing predetermined prescriptions for Durable Medical Equipment for hundreds of Medicare patients; patients who had no need for the items.

Spending an average of 9 seconds of review before affixing her signature to the prescriptions for the items, in one day alone, she reviewed 15 files costing Medicare \$8,000 and netting \$300 for herself in that less than 5 minute interaction.

Business Ethics

How you treat employees matters.

Jack Welch – CEO of G.E.

- Jack Welch came up through the ranks at G.E. and was eventually promoted to CEO
- He believed that the (social) responsibility of a business was to maximize profit.
- Previous to Mr. Welch becoming CEO, G.E. believed their primary responsibility was to their employees.
 - For the 50 years before Welch took over, corporations, workers, and the government enjoyed a relatively harmonious equilibrium.
 - It wasn't perfect, but it (contributed to) thriving economy and a prosperous middle class.
- Welch stopped producing as many appliances, but started a financial arm to finance the purchase of appliances.
 - They eventually outsourced the production of their original product, appliances.
- G.E. became the largest corporation in the world.

Jack Welch - Continued

- Mr. Welch was the first CEO to take a healthy company and treat it like a turnaround job, preemptively laying off tens of thousands of worker's and kickstarting the era of mass downsizing, outsourcing, and offshoring.
- ULTIMATELY GE declined precipitously.
- Welch retired as their manufacturing base was depleted.
- GE was literally pulled off of the Dow Jones Index after previously having been the biggest company listed.

What can we learn from this?

- The consequences of unfettered profit maximization takes too great a toll on the common good. It is now clear that short-termism and shareholder primacy simply doesn't work.
- Executives are beginning to understand that history may not judge them by their quarterly performance, but by their broader impact on society.

David Gilles, Author "The Man Who Broke Capitalism"
2022 Simon & Schuster
(Chapter 8, Page 230)



Rebuilding ME

Or what happens when we
invest in people

An Ethical Counterpoint

*Miami Dade County Public Schools is the 3rd largest school district in the US.

*Facing ever increasing insurance costs as well as the need to have healthy employees available to educate, feed, and transport approximately 331,500 students, the school system needed to think outside the box.

REBUILDING ME was born!

This transformational program began by identifying co-morbidities that were particularly compromising to the health of their staff.

The implementation involved education, nutritional guidance, personal trainers, and physical activity with a biopic personal and community approach was initiated in 2007 and updated/relaunched in 2016.

Since that time, this program has grown and incorporates/offers assistance and guidance regarding many aspects of life that may be affected by illness or injury such as babysitting, household chores, caring for elderly, completion of errands, obtaining food and groceries, and pet care.

“My vision has always been focused on the human beings.” Rosa Royo

Show me the Money!

- What effect did this program have on cost?
- The Workers Compensation Program of M-DCPS has operated UNDER budget for over 6 consecutive years.
- To the tune of over \$5 Million under budget!!!
- 2020-2021 saw a 39% lower claim frequency and 44% lower severity.
- 2021-2022 topped this at 53% lower claim reporting and 30% lower severity.



Information regarding the Rebuilding Me program was obtained from Rosa Royo/M-DCPS & Naomi Amanzio/GB

What can we do to improve not just our ethics, but also the people around us?

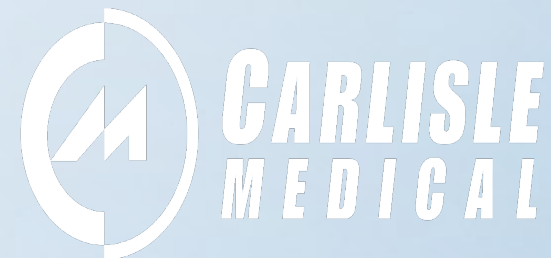
Be Kind
Be Patient
Go the Extra Mile when you can.
Laugh as much as possible.
Practice Gratitude.
Help others.
Be Honest





Thanks for your time and attention!

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Making A Difference®