An Employer Road Map For Work Comp Claim Management

Few managers would consider travel to a distant location without either a global positioning system (GPS) or at least a paper road map on how to get to their destination. The GPS or the road map provides precise information on the directions to travel and when to make a turn which impacts reaching the final destination. When precise directions are not available, it is easy to get lost.

Employers who attempt to handle their workers’ compensation claims without precise guidelines on how to get from the initial injury to the conclusion of the claim often get lost along the way, causing the injury claim to take longer to reach the conclusion with the delays along the way costing the employer additional time and money.

**Written Claim Handling Protocols Should Be Established**

Written claim handling protocols should be established by each employer outlining exactly what will be done on every workers’ compensation claim by the workers’ compensation coordinator, by the employee’s supervisor and by the employee. While all the duties, responsibilities and steps each party should take in the handling of a worker’s compensation claim is beyond the scope of this blog, the following is a general overview of the most important steps.

**The workers’ compensation coordinator’s road map would include:**

* Oversee pre-injury training of supervisors on what to do in case of an injury
* Oversee pre-injury training of employees on what to do in case of an injury
* Reporting of the injury claim to the claims office
* Coordinating with all involved parties to insure compliance with the workers’ compensation claim protocols including:
	+ Post-injury response
	+ Verifying a complete investigation into the cause of the injury is completed
	+ Arranging for transitional duty
	+ Overseeing the return-to-work program
* Verify compliance with the proper filing of all state forms
* Verify compliance with the paper work requirements including:
	+ Employee Report of Incident
	+ Work Ability Form
	+ Witness Report Form(s)
	+ Supervisor Report
* Keep on-going contact with the injured employee until the claim is concluded

**The key points on the employee’s supervisor’s road map would include:**

* Arrange immediate medical attention for an employee when an injury occurs
* Provide the employee with a Work Ability Form to take with them to the medical provider
* Accompany the employee to the initial emergency treatment
* Arrange for the medical provider to return the Work Ability Form to the employer within 24 hours of the initial medical visit
* Arrange transitional duty work for the employee who has work restrictions

**The employee’s workers’ compensation road map would include:**

* Participation in all safety training to prevent injuries from occurring
* Review and study of the employer’s requirements of the employee when an injury occurs
* Know the required (or recommended) medical provider(s)
* Present the Work Ability Form to the medical provider at the first medical treatment
* Participate in the return-to-work transitional duty program
* Keep the workers’ compensation coordinator and the supervisor advised of the medical progress

**Many Problems Can Be Prevented With Proper Education**

The establishment of written protocols that have been provided to the employee will eliminate the “I didn’t know that” excuse and is a major control point in preventing the employee from getting lost on the road to recovery. By educating the employee on what is expected if a workers’ compensation injury occurs, many of the problems that can develop on a work comp claim will be prevented.

The above guidelines are general in nature. For much more in-depth guidance on how to get to the end of workers’ compensation claim road, please contact us. Our “Manage Your Workers Compensation Program” will provide your company with numerous additional precise claim management guidelines – a complete road map.