

6-Part Blueprint to Properly Manage Catastrophic Workers' Comp Claims



Managing claims that involve catastrophic injuries must be done with extreme care and precision. The overall stakes of this category of claims are significantly higher as the injuries are serious and the costs are expensive.

Enemies of Proper Care

The main issues which are responsible for poor outcomes on catastrophic claims include:

1. Poor communication.

Poor communication is the #1 enemy of a positive claim outcome.

2. Treatment delays.

3. Improper treatment.

Priority #1: Demonstrate Care and Establish Trust From the Start

Any injury that occurs in the life of an employee is disruptive, and even minor injuries can seem like major events. A serious catastrophic injury, by comparison, causes high stress, fear, and anxiety. Questions such as “will I ever work again,” “how will I support my family,” or “will I be able to walk my daughter down the aisle” are prevalent in the employee’s mind.

1. Visit the Hospital.

Visiting the hospital is a non-negotiable requirement in a catastrophic claim.

a) **Nurse Case Manager.** Notify and coordinate with a field nurse case manager to visit the hospital. The nurse can contact medical personnel to obtain and provide the most up to date information on the injured worker.

b) **Claims Adjuster.** If logistically possible, the claims adjuster should go to the medical facility where the injured worker is being treated.

c) **Direct supervisor or another employer representative.** If the injured worker’s relationship with his direct superior is strained, then another company representative who is close with the employee should visit. It is a simple and powerful way to demonstrate care.

2. Work with the Family.

It is critical to put yourself in the shoes of the injured worker and his family, to understand what they are going through and consider how you would want to be treated if it was your spouse or best friend. Empathy and active listening lead to positive outcomes and prevent litigation.

“People don’t care how much you know until they know how much you care.”

— Teddy Roosevelt

Priority #2: Detailed Investigation

As with any claim, a thorough investigation should be done to determine how the accident/injury occurred. This detailed investigation will provide the necessary concrete information to help make the appropriate decisions on a claim.

Note: Depending on circumstances and logistics, an accident investigation is often the first task completed before visiting the hospital.

(continued)



6-Part Blueprint to Properly Manage Catastrophic Workers' Comp Claims

Priority #2: Detailed Investigation *(continued)*

Information needed includes:

- What happened?
- Who are the witnesses?
- What is the timeline of the facts; when did the employee arrive at work, how and when did the incident start?
- Who was involved in the incident?
- Was there a problem with any equipment?

Time is the enemy to investigate and document all the facts of the injury.

Priority #3: Establish the Medical and Support Team

Who are going to be the players and stakeholders involved in caring for this individual, and managing this claim? In the initial stages, the hours and days after the injury is a critical time to establish a solid plan of action.

Leverage the expertise of a nurse case manager, adjuster, and medical advisor to work together and ask the following questions:

- What doctors or specialists does the injured worker need to see?
- Do they need to be transported to a different facility?
- Are there going to be multiple surgeries down the road?
- What is the timeline going to hold?
- How are we going to layout our game plan for the best outcome of this claim?

Involve Nurse Case Management in 100% of Catastrophic Cases

100% of claims that fall under an organization's definition of 'catastrophic' need to have a nurse case manager assigned. Ask your TPA/carrier what specialized resources they have available for the care and management of catastrophic claims.

Priority #4: Follow-up Communication with the Injured Worker and Family

Help the family feel like they are part of the process and that the claims team is doing all it can to be fair and reasonable. Incorporate the injured worker and their family in decisions that are being made about the treatment and medical plan of action.

Empower Injured Worker to Be Responsible for Their Own Recovery

The job of the claims team is to provide support and resources, but it is also important to set the injured worker's expectation that they are responsible for their own recovery, and have an expectation to return to work.

Priority #5: Transition Plan and Ongoing Treatment

As the injured worker recovers, the claims team should begin to address moving him back home. That may or may not be feasible, depending on the patient's needs and the home environment. The claims adjuster should arrange to visit the injured worker's home well in advance, make determinations for what is necessary, and begin assembling the parts of the transition.

Priority #6: Weekly Claims Roundtable

A weekly claims roundtable is a highly effective tactic which involves relevant stakeholders meeting each week to discuss open claims with a high priority put on catastrophic claims.

The meeting includes stakeholders such as the employer, claims adjuster, nurse case manager, and TPA account representative. It is an opportunity to gain valuable perspective regarding claim status and allows the team to set goals, brainstorm on complex issues, and have accountability for progress.

Gaining insight from claim experts early can help you make better decisions, especially in challenging cases.

Managing claims that involve catastrophic injuries must be done with extreme care and precision.



WORKERS' COMP TRAINING CENTER

Phone: (207) 281-2599

www.workerscomptraining.com

Copyright 2008-2018 Amaxx LLC. All Rights Reserved.

