

A workplace injury is the start of a series of events. These series of events can last several days to several months. An organized plan with implemented practices is a major influence on the timeline of these series of events. Implementation of the practices below will aid in a timely recovery, return of the employee to work and the ability to control expenses associated with a workplace injury or illness.

Prevention

Identification and elimination of workplace hazards is the best way to control expenses associated with workplace injuries and illnesses. Management must be committed to safety with an active and visible role. This commitment to safety must be passed down to managers, supervisors, and employees. The following are prevention and control practices that should be implemented:

- Employee hiring and screening practices.
- Drug and alcohol testing.
- New employee job and safety orientation.
- Safety and health education and training.
- Routine hazard identification and elimination.
- Written safety guidelines.
- Workplace safety committee made up of management and employee representatives.
- Incident investigation.

Plan/Prep

Failure to have a plan is planning to fail. A plan provides a road map to ensure prompt and effective claims management. A good foundation starts with a packet that contains the forms and other information related to the reporting and managing of a workplace injury or illness. Some of the information that should be included in the packet is:

- First Notice of Loss or Injury Form.
- Employer specific incident investigation and reporting form.
- If applicable, copy of your medical provider or panel list.
- Return to work program overview and availability.
- Return to work paperwork to be provided to medical providers.
- Post-Injury drug and alcohol testing policy.
- Other documentation or information required by the specific State government to be communicated to the employee.

Workplace Postings

Provide an area where information related to preventing and reporting workplace injuries and illnesses can be posted for employee access. Below is a summary of postings for employee awareness:

- Notice of Workers' Compensation specific to the governing State agency.
- If applicable, physician panel or medical provider panel.
- Rockwood "Hey You" poster.
- Employer's general steps or guidance related to reporting workplace injuries or illnesses.
- Health and safety posters or tips.

Employee Awareness

Employees must be educated on what to do if they are injured at work. It should be expressed that no matter how minor the injury, all injuries need to be reported immediately. Reporting of a minor injury will help document the injury if it should become a more serious issue after the original occurrence date.

Employees need to know who to report the injury to, where they should receive medical attention for their injury or illness, and availability of a return to work program. These procedures for reporting a workplace injury and illness must be communicated to employees when first hired and at least annually thereafter.

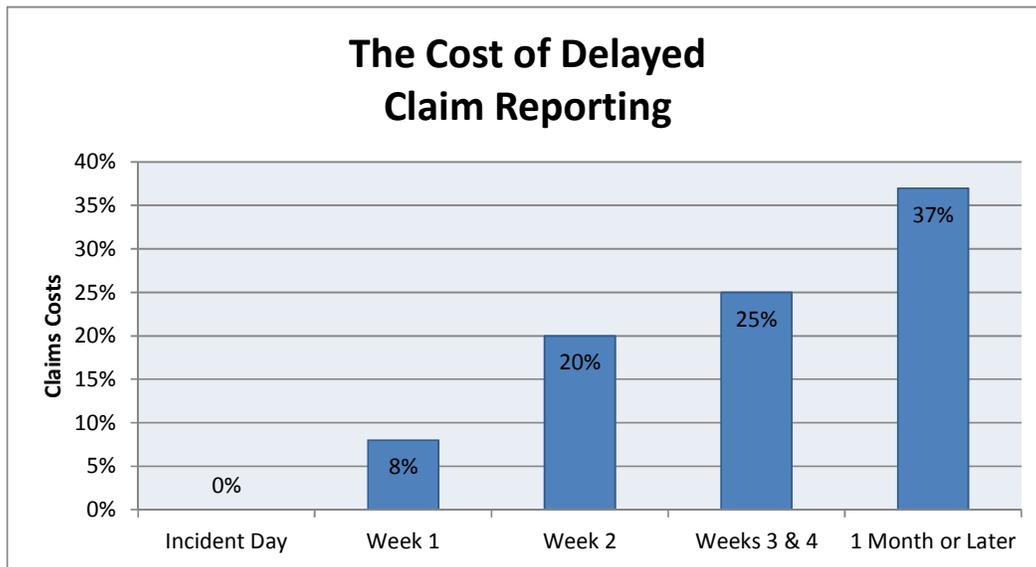
Prompt Reporting

Prompt reporting involves prompt reporting of the injury by the employee and prompt reporting of the injury to your workers' compensation provider. Delay of receiving and reporting of the claim can significantly impact the management of the claim. This delay can potentially affect the following:

- Employee receiving prompt medical care.
- Payment of lost wages to employee.
- Final cost of the claim.
- Timeframe to close the claim.
- Third party legal involvement.

A study by the Hartford Financial Service Group (2000) supports the prompt reporting of a claim. The study reported that the cost of a workers' compensation claim became more

expensive when the reporting of the claim was delayed. The graph below shows the increased costs associated with delayed reporting.



If a reported injury or illness is believed to be suspicious, do not delay in reporting it. Report the injury and communicate your suspicion to the claims adjuster. Allow the claims adjusters to do their investigation and if warranted issue a denial.

Medical Treatment

Medical facilities should be identified that are familiar with workplace injuries/illnesses and workers' compensation insurance. Ideally, for non-life threatening injuries or illnesses, employees should seek medical attention at the nearest urgent care facility. If this is not possible, medical attention should be sought at the nearest hospital emergency room.

An introduction and relationship should be established with the identified medical facilities. An invitation to the medical provider to visit your facility, to observe what you do pays significant dividends, especially when they are able to gain an understanding of the types of jobs you are able to provide for modified/transitional duty.

Post-Injury drug and alcohol testing at the time of medical treatment should be considered and communicated to the medical provider. Post-injury testing is an effective way to send a strong, zero-tolerance message to employees and reduce an employer's liability for drug-related workplace incidents.

Drug and Alcohol Testing

Drug and alcohol use in the workplace creates significant health and safety hazards which can result in decreased quality and productivity. Pre-Employment, random, reasonable suspicion, post-accident, and return-to-duty testing should be considered. A program should be implemented in accordance to the applicable State(s) where business is conducted and communicated to employees. The testing facility can assist you with implementing a program. An implemented program can have the following benefits:

- Deter employees from abusing drugs and alcohol.
- Prevent hiring individuals who use illegal drugs.
- Be able to identify early signs of abuse and appropriately refer employees who have drug and/or alcohol problems.
- Provide a safe workplace for employees.
- Ensure quality and productivity goals are sustained.

Incident Investigation

After the employee has received medical attention and hazards at the incident location are eliminated, an incident investigation should occur. This provides an opportunity to identify the cause of the incident and make changes to the workplace to prevent a future occurrence of this type.

Post Injury Communication

It is important that you stay in contact with an injured worker, especially if they are not permitted to return to work. Knowing someone cares goes a long way to aid in the recovery process and returning to work. Inform the employee that if they receive any medical bills at home to forward them immediately to the person who oversees workers' compensation reporting. This will allow for the prompt payment of bills by the workers' compensation carrier and keep bill collectors from contacting the worker at home.

Claims Adjuster Communication

In addition to the injured worker, communication must to be maintained with the claims adjuster. Keep the claims adjuster up to date with any additional information that was not provided in the first notice of loss report or learned after the injury was reported. Provide the claims adjuster with a statement of wages if the employee is expected to be off from work. Inform the claims adjuster of available return to work jobs or tasks to accommodate the worker. Feel free to contact the claims adjuster if you should have any questions or would like an update of the status of the claim.

Accommodations for Injured Worker

Permitting workers to return to work, subject to doctor's guidelines, is a win-win for the employee and the employer. A return to work program is an effective way to control costs for the employer and employee. It is a proactive approach endorsed by many health care providers designed to help restore injured workers to their former lifestyle in the safest and most effective manner possible.

Don't wait for an injury or illness to occur. Take time to identify meaningful and productive jobs or tasks that can be offered to a worker. The identified jobs or tasks should be communicated to the medical provider and workers' compensation carrier. Various changes to the employees work day or tasks can be implemented to assist them with returning to work. The following are examples:

- Daily work hours and/or the work week can be shortened.
- Mid-day or more frequent periodic breaks during the work day can be permitted.
- Employee can be assigned to a different job that fits within his/her medical restrictions.
- Workspace or environment can be adjusted or altered to accommodate the employee's restrictions.
- Physical assistive devices can be provided to the employee to assist them with their task.

It is essential that a partnership among the workers, employer, insurer, and health care providers is developed in a collaborative effort to return the injured worker back to his/her pre-injury status.

Summary

An organized workers' compensation program with pre-injury and post-injury practices will help to control costs associated with a workplace injury or illness. Planning and communication of the program will help with prompt reporting of workplace injuries and illnesses. The prompt reporting will assist with proper medical treatment and management of benefits. If these practices are implemented, it can help to make a win-win situation for the worker and management.

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