

Workers Compensation Injury Handling Process

Line of Business: Workers' Compensation

Risk Control Strategy / Key Issues: Managing and reporting injuries within 24 hours of occurrence may reduce up to 47% of the costs and promote a positive workplace environment.

Suggested Policy Elements:

1. Management statement:

- Assignment of responsibilities to a coordinator
- Assignment of accountability
- Identify the physician provider

2. Pre-injury procedures:

(In accordance with state laws and regulations)

- Establish a primary medical provider and a physician panel
- Establish policy regarding panel use by employees
- Non-emergency injured employees sent to primary medical provider
- Develop a written injury management and reporting procedure
- Provide supervisors with injury reporting packets

3. Training:

- Supervisors on injury management and reporting procedures
- Educate employees on reporting all injuries to their supervisor

4. Post-injury procedures:

- Employee
 - Immediately notify supervisor
 - Participate in completion of injury report
 - Participation in occurrence investigation
- Supervisor
 - Evaluate employee's medical needs
 - Contact doctor if medical attention is required
 - Arrange transportation to medical facility
 - Bring the employee back to the employer if injury not serious
 - Complete injury report with employee
 - Perform injury investigation after necessary medical treatment obtained
 - Notify workers' compensation coordinator
 - Of the injury
 - Action taken
- Coordinator
 - Arrange for company representative at the treating facility in case the doctor has questions

- Ensure post-injury substance abuse test taken (*In accordance with state laws and regulations*)

5. Post-injury procedures by coordinator:

- Forward claim to workers comp or insurance organization within 24 hours
- Call to make sure claim notice was received
- Ensure that the physician's orders are carried out
- Injury/claim handling process explained to the employee
- Ensure that employee's questions are answered promptly
- If the injury is modified/restricted or lost time use return to work program

Program Activity Calendar:

- Weekly review of incident reports
- Annual process review

Web Site Links:

- United States Department of Labor
<http://www.dol.gov/>

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