

Workers' Comp Protection



Workers' Compensation Claims Management

Workers' compensation claims cost you money through increased medical bills and insurance premiums, not to mention decreased productivity and morale. Learning how to better manage the workers' compensation process can save you money and get workers back to work faster. You can improve your claims management by reading and implementing these tips from Express Personnel Services.

HR Tip No. 1: Return-to-Work Programs

Although employees returning from work-related injuries are often not medically fit to perform the work they did prior to being injured, they may be able to return to light-duty/modified work. This involves having employers cooperate with the injured employee's physician to identify job accommodations that might enable the employee to work while recovering. Examples include: employees working a reduced number of hours or performing less physically demanding work. Most state workers' compensation laws support these efforts, but you should check your state requirements. The main advantage of these programs to employers is cost savings. The return-to-work program helps employers cut workers' compensation costs and employers might even receive premium discounts from their workers' compensation insurer.

HR Tip No. 2: Light Duty/Modified Work

When an injured employee is placed on modified duty by a treating doctor, it is important that the employee is placed in a job that meets the medically outlined restrictions. If the employee is placed in a job that exceeds these limitations, you could be placing the employee and co-workers in a potentially harmful situation. Always review the work status report before placing an injured employee in a modified duty position, otherwise you could incur further costs.

HR Tip No. 3: Timeliness of Reporting Injuries

Lag time is defined as "the number of days from the occurrence of a workers' compensation claim to the reporting of that claim to the insurance carrier or claim administrator." Reporting delays create a host of problems such as the inability to channel or control medical treatment (medical costs), delay employees return to work (indemnity costs) and increase the likelihood of litigation (legal costs). You can reduce your overall expenditures by reducing claim reporting time

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HR Tip No. 4: Identifying Risks

The best way to reduce workers' compensation claims costs is to prevent workplace accidents and occupational diseases from occurring. This can be done by tracking workers' compensation claims, identifying the most common injuries, becoming aware of departments or positions that have a high workers' compensation claims rate, and determining what conditions contribute to the accidents. This can also be accomplished by conducting a safety audit, which allows you to identify areas of exposure. Once you determine where and how most injuries occur, you can explore methods for prevention such as modification of work duties or equipment or implementation of additional safety rules.

HR Tip No. 5: Documentation of Workers' Compensation Claims

It is important that employers document the circumstances surrounding a workplace accident. The documentation should include a description of the accident, how it occurred, all the parties involved and time and date of occurrence. Employers should also interview the employee and witnesses, document their responses and obtain signatures. This will serve as valuable information if a disputed claim is filed for the injury.

For more information on workers' compensation claims management or to find out how Express can work with you to solve your human resource challenges, contact your local Express Personnel office today.



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