The Clock is Ticking on Your Claim Reporting

Top 5 Reasons Why Sooner Is Better Than Later

It's a question we get asked often: How can I get my claim costs under control? The first step applies to every employer: Don't procrastinate on claim reporting. Here are five reasons why.

1. Your Employee's Health

Delays in reporting can mean delays in diagnosis and treatment. That may result in a prolonged recovery time, impacting when (and if) an employee can return to work. We can help to facilitate care and put the employee in touch with a case management nurse if needed. It can make all the difference to your employee's peace of mind at this difficult time.

2. It Matters. To Everyone.

If you take the full amount of time allowed by statute before notifying us, your injured worker may wait as long as 30 days before receiving a check. Remember, we need time on our end to investigate the claim and issue payment. Any delays cause anxiety for the injured worker, jeopardizing the trust and engagement needed for a faster, successful return to work.

We also see a direct correlation between delayed claim reporting and attorney involvement in a case. Sometimes injured workers seek legal



advice out of a sense of frustration early in the process.

Consider, too, that co-workers care a great deal about how you treat an employee injured on the job. And if co-workers are assuming the extra workload, it's always best to facilitate a return-to-work plan as soon as possible. Nothing can happen without your First Report.

3. We Can Do Our Job.

It wasn't work-related. Or was it?

All too often, employers wrestle with uncertainty in workers' compensation claims. Never wait! Let us determine whether the injury occurred on the job or if it's a lost time case. It's what we do. And hop-

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ing a claim will go away on its own is never a good strategy.

4. The Investigation Isn't Compromised

Waiting can mean memory lapses among witnesses or workplace evidence vanishing over time. Our ability to determine compensability can be hampered if critical information is forgotten or destroyed. In fact, whenever possible, take a few photos of the accident area right after the injury happens. Forward those photos to us to help with the claim investigation. Report a claim–whether major or minor–within 24 hours.

5. Costly Delays

You may be subject to state fines and, in some cases, OSHA reporting violations if you miss claim filing deadlines. In addition, an injured worker is far more inclined to keep the communication channels open if the process goes quickly from the outset. Your involvement is key to making an injured worker feel valued and needed back at work.

Reporting all claims quickly helps us investigate workplace accidents promptly and determine the root cause. We can then make safety and health recommendations for you to consider. These injury prevention measures help you avoid similar workplace accidents in the future, keep costs down, and effectively manage your workers' compensation insurance program.

Ultimately, reporting claims promptly gets initial and ongoing treatment under way sooner, helping to limit the time an employee spends out of work.

A Culture That Encourages Injury Reporting

Successful return to work, a safer work environment, and lower claim costs: They all start with a prompt First Report.

Your employees, managers and supervisors all need to understand why expedient claim reporting is so important. Some employees are reluctant to tell anyone they have been injured at work or have witnessed a workplace accident. Be sure to:

- Let employees know there are no repercussions for reporting work injuries. Even if it's perceived as a minor claim, encourage employees to tell their supervisor right away.

Training and frequent reminders are essential to creating a culture that places urgency on claim reporting. Guidelines include:

- If a manager or supervisor is absent, designate a back-up person responsible for claim reporting. Be sure all employees know there's no reason to delay.
- Conduct supervisory training to underscore why claims need to be reported right away.
- Develop written procedures and communicate them throughout the organization.
- Remember to include the importance of early reporting in all new hire orientations.

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