

Importance of Timely Reporting

Two important components to an effective workers' compensation claims management plan are communication and establishing a consistent process.

Whether it is the Owner, Supervisor or Human Resources Manager, your office should identify a claims reporting point person and establish a first report of injury process. This can help ensure proper steps are consistently followed for each new workplace injury, enabling timely access to quality medical care and helping control future claim costs.

Numerous studies in the insurance industry show a strong correlation between the speed with which a workers' compensation injury is reported and the overall cost of the claim. In Ohio's workers' compensation managed care industry, timely injury reporting helps a Managed Care Organization (MCO) begin medically managing claims as soon as possible. Promptly guiding injured workers to appropriate medical care can improve recovery times, lessen employee frustration, minimize the chance of litigation and help control claim costs.

Here are six recommended steps to follow when a new workplace injury or accident occurs that enhance your MCO's ability to create positive outcomes for all parties to a claim.

6 Step Injury Reporting Process

Step 1

The injured worker should immediately notify their employer of the workplace injury/accident. It's also good practice to report any "near-miss" injuries that were avoided, helping correct a potentially dangerous situation and preventing future injuries.

Step 2

The injured worker should seek treatment from a network or BWC-certified provider. In emergency situations, injured workers should seek immediate treatment at the nearest medical facility (or call 9-1-1 or a local emergency number). Your MCO can assist you in identifying healthcare providers in your area to handle initial and emergency care for new injuries.

Step 3

The employer should ensure the injured worker has appropriate transportation to receive initial medical care.

Step 4

Complete a BWC First Report of Injury (FROI) form with the injured employee as fully as possible and submit to your MCO as quickly as possible. Having the injured employee take a FROI form with them to the provider allows the provider to complete their section of the FROI form and possibly even submit the FROI to the MCO.

Step 5

The injured worker should also complete any company injury reporting forms so you can track injuries as they occur at your worksite.

Step 6

To ensure proper payment of compensable claims, all treatment after the initial care must be provided by a MCO network provider or BWC-certified provider.

Summary

Taking the time to establish a consistent reporting process for all new workplace injuries can create positive benefits for you and your valuable employees. These can include:

- Timely medical care;
- Improved return to work success rate;
- Controlled claim costs;
- Reduced lost time;
- Eliminated litigation activities and costs; and,
- Improved employee and employer relations.

Your MCO can offer educational materials to further promote timely and accurate injury reporting, such as injury reporting packets and initial treating provider posters specific to your worksite location. CareWorks is committed to helping employers establish consistent, effective processes for getting injured workers the quality care they need to quickly and safely return to work.

If you would like to learn more about this article, please contact CareWorks' Ron Lucki at (614) 760-3510 or via email to ron.lucki@careworks.com.

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