



10 Best Practices for Workers' Compensation Claim Management

While every measure should be taken to reduce risk, in the unfortunate event an employee gets injured, steps can be taken to minimize employee recovery time and overall claim cost.

1. TRUE CLAIMS MANAGEMENT STARTS BEFORE AN INJURY EVEN OCCURS.

Management needs to set the safety culture of an organization as a core value and not just a goal or priority. Goals and priorities change. Core values don't.

2. MAKE SURE YOUR POLICIES, PROCEDURES AND SAFETY TRAINING ARE EFFECTIVE AND WELL DOCUMENTED.

3. TRAIN SUPERVISORS TO APPROPRIATELY RESPOND TO INJURIES,
direct injured employees to the appropriate people at the company,
assess whether the claim is valid and determine whether any safety rules
were violated.





4. IF POSSIBLE, HAVE THE INJURED EMPLOYEE COMPLETE AN INJURY/ INCIDENT/NEAR MISS REPORT.

Make sure the employee is very detailed in describing what they were doing at the time of injury. Also make sure they are specific about the injuries they have sustained.

5. DIRECT INJURED EMPLOYEES TO APPROPRIATE AND AUTHORIZED MEDICAL PROVIDERS WHEN POSSIBLE.

Direction of medical care varies by state. Know your states rules and regulations regarding the direction of medical care.

6. FOLLOW YOUR COMPANY'S POST-ACCIDENT DRUG TESTING POLICY.

7. INVESTIGATE THE INJURY AS SOON AS YOU CAN.

Speak with witnesses and the employee's supervisor, take photos of the area where the injury occurred, document everything, and if required, be sure to make the proper OSHA log entries and notifications.

- 8. COMMUNICATE WITH THE EMPLOYEE, HEALTH CARE PROVIDER, AND CLAIM REPRESENTATIVE FREQUENTLY** to let the employee know that you are concerned for their health and that you want to get them better and back to work as soon as possible.
- 9. DETERMINE WHETHER THE FMLA AND/OR THE ADAAA APPLY AND ACT ACCORDINGLY.**
- 10. REVIEW PAST CLAIMS AT YOUR WORKSITE** to determine the problem areas or issues that need to be addressed. Where do most injuries occur? Why do they occur? Are proper safety procedures followed? What have you done to prevent injuries? If you can prevent the injury, then you prevent the claim. That's a win.



Axcet's Steve Donovan,

Director of Risk Management, shares his top 10 steps for effective claims management. Donovan has been with Axcet for more than 21 years and is a Certified Risk Manager (CRM).



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