

# Work Comp Roundup

Reduce Your Workers Comp Costs

## 14 Points To Discuss With Your Injured Worker For Win-Win Outcome

Michael B. Stack · Wednesday, March 15th, 2017



A big mistake made by employers is leaving the injured employee to fend for himself / herself in the world of workers' compensation. For most injured employees, the injury is their first workers' compensation claim and they do not know what to do or what to expect. Fear of the unknown and not knowing what to expect creates a lot of angst in the employee.

### Fear of Unknown Creates Angst in Injured Employee

The smart adjuster during the initial contact with the injured employee will take all the time necessary to answer the employee's questions about medical treatment, lost wages, light duty return to work, and any other questions the employee might have. The smart employer will also contact the injured employee and answer all the questions the employee might have about their work comp claim. When neither the adjuster nor the employer answers the employee's questions and concerns, the employee will usually find someone who will - an attorney.

We always recommend for the employer to call the injured employee immediately after the initial medical treatment. They will want to ask what the doctor's diagnosis and prognosis are, when the employee will be returning to work, and if the return to work date is not known, what the work restrictions are.

## 14 Points to Discuss With Your Injured Worker

1. The injured employee should be asked to submit a detailed report of how the claim happen, preferably written
2. Ask the injured employee who were the witnesses to the accident
3. Verify the injured employee is treating at an employer selected medical provider, if your state allows the employer to select the medical provider
4. Ask the injured employee if he has ever injured the same body part before, and if so, when
5. Tell the injured employee you will send him/her a copy of the First Report of Injury being submitted to the insurance company, and ask them to review the Report and advise you if anything is inaccurate
6. Ask the injured employee if he has discussed all pre-existing medical issues with the doctor (some medical issues like obesity will be obvious, others like hypertension or diabetes need to be disclosed to the medical provider)
7. Explain to the injured employee how mileage to medical appointments is reimbursed in your state, and the mileage rate
8. Explain to the injured employee the importance of attending every doctor's appointment, diagnostic test and physical therapy session (if needed)
9. If the injured employee is going to be off work, explain to him what the state's waiting period is for indemnity benefits
10. Explain to the injured employee how the indemnity benefits will be calculated by the insurance adjuster
11. Ask the employee to call you after each medical appointment to let you know the doctor's current plan of treatment
12. Advise the injured employee to obtain an off-work slip at each doctor's appointment
13. Ask the injured employee if he has any questions in regards to how the transitional duty program works
14. Ask the injured employee if he has any questions about any other aspect of how their workers' compensation claim will be handled

Yes, this is a lot of information to review, and it will take you an extra five minutes. However, the extra five minutes spent making sure the employee understands how everything will work in their workers' compensation claim can be the most productive five minutes of your day. By taking the concerned and caring approach, you will eliminate most of the hassles and headaches that occur when a work comp claim goes bad and save a lot more time later in the claim process.

## On-Going Contact Will Avoid Many Problems

Managing and assisting the injured employee does not end with the initial follow up phone call to the employee. The employee should be encouraged to call you after each medical appointment, and he does not do so, you should call the employee. Any questions the employee has during the recovery period can be addressed timely in this manner. By maintaining on-going contact throughout the time the employee is off work, you will avoid most of the problems that can occur with a work comp claim. You will also be assisting the employee in returning to work the minimal amount of time.

*For additional information on workers' compensation cost containment best practices, register as a guest for our next live stream training.*



Author Michael Stack, Principal, COMPClub, Amaxx LLC. He is an expert in workers compensation cost containment systems and helps employers reduce their work comp costs by 20% to 50%. He works as a consultant to large and mid-market clients, is co-author of [Your Ultimate Guide To Mastering Workers Comp Costs](#), a comprehensive step-by-step manual of cost containment strategies based on hands-on field experience, and is founder of [COMPClub](#), an exclusive member training program on workers compensation cost containment best practices.

Contact: [mstack@reduceyourworkerscomp.com](mailto:mstack@reduceyourworkerscomp.com).

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