

Work Comp Roundup

Reduce Your Workers Comp Costs

Two Key Aspects To Controlling Workers' Comp Medical Costs

Michael B. Stack · Wednesday, April 19th, 2017



Medical costs continue to be a significant driver in workers' compensation claims across the United States. This is due to a number of different factors, which include fraud, waste and abuse within the system. In other instances, the increase in medical specialization is a driver of costs, which can lead to duplicative and unnecessary care. When this takes place in the context of a workers' compensation claim, the result is an unnecessary

financial burden to the program.

Now is the time for members of the claims management team and other interested stakeholders to take control of their programs. One important way to do this is by being proactive on the medical factors of claims and to direct effective medical care and treatment.

Responding to Injuries

All employers, regardless of size need to take a proactive and immediate approach to every workplace injury. This includes personnel within the work environment who know how to provide medical care and being responsive to employees who suffer an injury. Other key elements of an immediate and effective injury response include:

- Rapid response to injury and with 24/7 nurse triage hotline. Time is of the essence to triage the injury and direct the employee to the right level of medical care, whether home treatment or the appropriate medical provider. The ability to use a 24/7 nurse triage hotline is not affected by differences in state laws regarding directing medical care.
- Transportation to a medical facility is also an important component of responding to a work injury. This includes providing a means of transportation for a person who does not need an ambulance. Instead of making that person drive himself or herself to the appropriate facility, an employer representative should make every effort to provide transportation. This best practice demonstrates “good will”, and ensures the employee arrives at the medical provider to receive treatment.

Working with Treating Physicians

Having a designated medical facility for initial post-injury care does not preclude an injured worker from seeking future treatment at another location. It is a general rule that employees suffering from the effects of a work injury have the right to choose their initial medical provider and seek care from a facility of their choosing. It is important for members of the claim management team to communicate effectively with these treating physicians.

When working with the employee’s treating physician, claims handlers and other interested stakeholders should also keep the following factors in mind:

- **Professionalism:** As a claim handler, you are the “face” of the employer and insurer. Claim handlers need to understand and respect the doctor-patient relationship. It is important to be patient and professional at all times. While state and federal privacy laws are relaxed in the context of a workers’ compensation claim, disclosure of information may be delayed.
- **Cooperation:** This is an essential key when dealing with contentious matters such as workers’ compensation claims. Building and maintaining cooperation is a two-way street. Always seek to be a problem solver, not cause them.

- **Relationships:** People like to do with business with people they like. This includes working with medical professionals and the injured party. The expression, “You catch more flies with honey than you do with vinegar,” is something to consider. An employee suffering from a work injury has a number of worries beyond recovering from the incident. This includes financial, emotional and family pressures. Always seek understanding and approach every employee as a person, not just another claimant.

Conclusions

There are no simple solutions to reducing the medical aspects of a workers’ compensation. Interested stakeholders can take a significant step to addressing this issue through a proactive approach to directing medical care in all injury-related claims.

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



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