



CELEBRATING
55 YEARS

nerej

Enhanced communication will lower cost of workers' comp claims

March 10, 2011 - Spotlights

Consider this scenario: One of your employees is injured on the job. The doctor tells them they will be out of work for at least three weeks. On the eleventh day they still do not have a check from your workers compensation insurance company. Nobody from your company has called to see how they are feeling or to tell them what to expect while out on injured leave. While home watching television, a commercial comes on with an attorney that is more than happy to tell them what they can expect. If you had already told them what to expect they wouldn't need or want to make an appointment with that attorney.

Communication with employees is essential to reducing the cost of workers' compensation claims. When an employee is injured on the job and unable to work, they are often worried about where their next check is coming from. One of the best things you can do as an employer to allay your employee's concerns, is to explain the claims reporting process, the waiting period for benefits, the percentage or rate at which the insurance company pays for lost wages, and medical cost payments. A representative from your firm should be designated to have weekly contact with the injured worker. The more contact an employer has with the employee, the less likely litigation will result on a claim.

When someone is legitimately hurt on the job, it is crucial that you communicate concern for their welfare and take an active interest in their medical treatment. Choosing a quality medical care facility that is well versed in industrial accidents will go a long way toward instilling the injured worker with confidence, which in turn will have a positive effect on their recovery and their prospects for returning to work.

Many times injured workers are told that they have certain restrictions that prevent them from returning to work in their pre-injury capacity. If you have light duty work available or even if you don't think you do; consider and explore possibilities that will help return the employee to work. The longer an employee is away from work after an injury, the harder it is for him or her to get back to work at all; and the longer an employee is away from work, the higher the employer's workers' compensation costs.

Communication and common courtesy go a long way toward building good will. If a co-worker or employee were injured in a ski accident or had a health problem you would call them to see how they were feeling; you might even send a get well card or flowers. Bottom line: treat others as you would want to be treated in the same situation; keep the lines of communication open and you will find that the cost of workers' compensation claims will decline.

Lisa Hartman, ARM is the director of claims and loss management at Albert Risk Management Consultants in Needham, Mass.