

The Importance of Reporting Workplace Injuries Early and Accurately

By: Paul F. Binsfeld

Schools understand that prompt reporting of workplace injuries leads to improved costs and outcomes for workers' compensation claims. However, there are still many obstacles to comply with this best practice. In some cases, an injured employee may wait until the injury becomes worse; by that time, the injury requires serious medical attention. In other cases, a school administrator may be delayed in filing claim forms.

A manual, paper-based reporting process also contributes to tardiness. For example, school districts usually have campuses spread over a large geographic area, making the reporting process de-centralized. Employees who work in classrooms or out on campuses don't have immediate access to claim forms or a means to submit documents to their claims department.

Using a Proactive vs. Reactive Approach

Significant delays in injury reporting can create a chain reaction of setbacks in the claims process. In some situations, injuries may be reported five to 10 days after an incident has occurred. By then, the injured employee may have gone to the ER for a costly medical visit and spent significant time away from work. The claims team is forced to be reactive, trying to reassert control over the claim and its outcome.

Early reporting, on the other hand, initiates a proactive and coordinated response among all stakeholders in the workers' compensation process. As a result, many schools are now upgrading their reporting process by incorporating an injury hotline.

Using an injury hotline is easy. An employee or supervisor simply dials the toll-free hotline to report an injury any time of day. From this one simple step, all subsequent phases of the claims process can significantly improve. Here's how:

- **Capture Comprehensive Injury Information.** Nurses are trained to engage in a thorough line of questioning to gather comprehensive injury information. As a result, adjusters don't have to waste time tracking down missing data. Instead, they can focus on critical tasks, such as communicating with the injured worker, arranging early return-to-work, and ongoing

management of the claim. The injury hotline also handles all the paperwork, which saves administrators and employees from having to fill out and submit forms.

- **Launch a Coordinated Response.** Within minutes of a call, the injury hotline will send the first report of injury (FROI) via email or fax to all designated contacts, including the school office, claims adjuster, HR liaison, and return-to-work coordinator. Immediate distribution of injury reports enables each stakeholder to initiate their respective roles in the workers' compensation process, enabling each person to optimally affect the claim's outcome.
- **Medical Decisions by Medical Professionals.** Beyond early reporting of injuries, an injury hotline employs triage nurses, who assess and channel injuries to the most appropriate level of care. As a result, trained nurses, rather than school administrators, make important medical decisions on where to send injured employees for care. In addition, prompt reporting puts claims on the right "treatment" track from the onset, positively shaping the overall medical outcome.
- **Alert the Medical Provider.** Even the medical provider office experiences benefits. The injury hotline sends the office a fax, which alerts it to the fact that an injured employee is being sent to its facility for care. This fax includes the employee's personal and injury information, as well as employer details and workers' compensation insurance information. With this information, provider offices can handle workers' compensation cases much more efficiently, and the physician can stay focused on providing care and getting the employee back to work safely and promptly.
- **Drive Safety Initiatives.** Schools take safety very seriously. Since the injury hotline collects extensive injury information, schools can analyze this data to identify and address injury-prone areas. Some schools have formed a safety review board to discuss each accident, how it happened, and what can be done to prevent similar incidents in the future. The board also analyzes quarterly and annual reports to identify new and emerging trends, which it can then target with safety and training initiatives.

Ultimately, workers' compensation losses impact school budgets, so containing these costs is critical. An injury hotline can serve as the backbone to achieve the benefits outlined in this article and more. For example, schools send a clear message to their staff—that they care about employee health and safety.

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