

## Workers' Compensation: Reducing Unnecessary ER Visits

By: Paul F. Binsfeld

For years, I've served as a consultant in the workers' compensation industry. In most cases, the key challenges have always the same—injuries were reported too late to impact medical costs and outcomes, and supervisors often erred on the side of caution, sending most injured workers to the emergency room for care.

One night, my one-year-old daughter woke with a high fever. I dialed the toll-free number on the "Ask a Nurse" magnet my family kept on the refrigerator. A nurse gave me instructions on how to cool my daughter's temperature. Rather than taking her to the ER, where I would have waited several hours to be seen and paid a \$500 deductible—I received the same medical advice over the phone.

It dawned on me that this concept of a nurse hotline would be the perfect solution for workplace injuries, a means to foster an immediate, compassionate, and appropriate medical response. It was an "ah-ha" moment.

Since founding Company Nurse, the theory has proven true, time and again. Nurses are able to assess workplace injuries over the phone and channel employees to most appropriate level of care or provide self-care guidelines. By providing medical expertise at the point of injury, employers have reduced claims, saved money, improved outcomes, and enhanced employee satisfaction.

As employers, schools take every precaution to provide quality care and treatment for their injured employees. For severe injuries, employees should be sent for emergency care. However, school administrators, who lack medical expertise, will often send employees—even those with minor injuries—to an emergency room. ER visits are not only expensive, averaging \$1038 in 2007 (according to the Medical Expenditure Panel Survey), but they are also busy and overcrowded.

Company Nurse's Medical Director, Dr. Charles Pollack, is chair of the emergency department at Pennsylvania Hospital. In this capacity, he has seen first hand the results when workplace injuries are inappropriately directed to the emergency room. Injured employees with minor injuries often must wait two or three hours to be seen, as more severe, life-threatening cases are addressed first.

Today, some employers utilize ER services in as much as 20 to 30 percent of their claims, resulting in an unnecessary high level of care and costs. An Injury Hotline is a critical component to safely reduce unnecessary ER visits, by channeling injured employees to a more appropriate level of care and to quality providers, who are experienced in treating occupational injuries and who understand workers' compensation objectives. For example, when Company Nurse is involved, use of the ER often drops to 7 to 10 percent of cases.

In fact, a recent study conducted by Company Nurse on workers' compensation claims confirmed that nurse triage helps to foster the "right call" for workplace injuries. Here's how...

The study analyzed 1,511 workers' compensation cases. Overall, 63% of these cases were medically treated and 15% sought care at an ER. When Company Nurse was used, injuries were more appropriately triaged. As a result, clients safely reduced ER use to 5%, leveraging occupational clinics in 62% of cases and providing self-care guidelines to 32% of cases. In a mere 1% of cases, injured employees chose not to follow nurse advice.

Carol S. Sterling, Human Resources Manager of the Boys & Girls Clubs of Metropolitan Phoenix, was an early adopter using the Injury Hotline since 2000.

"The nurse call center is extremely flexible," said Sterling. "We were able to include our local network of preferred providers, including urgent care and occupational clinics, into the medical referral process. In this way, the call center also helps to control medical expenses. For example, a nurse may refer an injured worker to an urgent care clinic, rather than an emergency room, which saves significant costs and still ensures quality care."

Not only does nurse triage safety reduce ER usage, it also removes school administrators from having to make treatment decisions. The injured employee speaks directly to a medical professional who has the expertise to assess their injury and provide appropriate treatment recommendations.

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