



## **CASE STUDY: Nurse Triage on the “Day of Injury”**

# **Iowa Municipal Workers’ Compensation Association**

Accurately, Timely Reporting of Injuries and an Appropriate Level of Medical Care

During a hard market, workers’ compensation coverage is costly and difficult to acquire. In response to hard market conditions in 1981, the Iowa League of Cities (League), which represents more than 870 of the 947 cities in Iowa, was instrumental in creating the Iowa Municipalities Workers’ Compensation Association (IMWCA). This self-insured risk pool provides competitive workers’ compensation coverage for local governments including cities, counties, and other intergovernmental agencies. IMWCA offers claims administration, loss control, and technical services to its nearly 500 members and currently covers more than 49,000 employees.

In this case study, we spoke with Curt Svalstad, director of risk services, and Jeff Hovey, claims manager at the League, about the benefits that IMWCA members received from the Company Nurse Injury Hotline, which provides 1) timely, accurate reporting of injuries, and 2) an appropriate, cost-effective level of medical care.

### **IMWCA: Key Workers’ Compensation Challenges**

“The League provides claims administration and loss control services to IMWCA members, as well as consultation on how to build effective safety programs,” said Curt Svalstad, director of risk services at the League. “Our primary goal is to proactively manage workers’ compensation claims in order to control costs and outcomes, and reduce injuries and claims in the future.”

“One of the key obstacles to achieving these objectives was our handwritten, paper-based injury reporting process,” said Svalstad. “In the past, members had to fill out claim forms, then mail or fax them into our claims department. Since our members are spread out over a large geographic region, it’s a very de-centralized process. In addition, many members have employees who work out in the field, without immediate access to claim forms or a means to submit these documents from their remote locations. As a result, the paper-based process was creating significant delays in reporting injuries.”

“In 2007, we heard a presentation by Company Nurse about leveraging the ‘Day of Injury’ to optimize workers’ compensation results,” said Jeff Hovey, claims manager at the League. “This

motivated us to take a closer look at our injury-reporting process. We came to realize that many of our members were waiting until the end of the week or even the end of the month to bundle together claims and submit them all at once. As a result, we were experiencing an average 21-day delay in receiving injury-reports.”

“This type of setback made it impossible to carry out claims best practices, such as executing the ‘three points of contact’ within 24 hours of the injury—which in turn significantly hindered our ability to manage claims toward optimal costs and outcomes,” said Hovey. “We believed Company Nurse would be a perfect solution to our injury-reporting challenges, so we decided to give it a try.”

### **Company Nurse: The “Injury Hotline” Solution**

On July 1, 2007, IMWCA piloted Company Nurse’s Injury Hotline for 36 of its members. This initial pilot program represented half of the League’s total workers’ compensation claims.

At its core, Company Nurse’s program leverages the idea that the “Day of Injury” represents the earliest, most critical point at which employees can influence and impact the direction of a claim, particularly in regards to costs, medical care, return to work, and employee satisfaction.

Using Company Nurse, IMWCA now has injured employees and their supervisors call the toll-free nurse hotline to report injuries immediately after they occur. They can do this either from an office or remotely from the field. The injury hotline gathers comprehensive claims information, assesses the injury, and channels the injured employee to the most appropriate level of care.

Within minutes of the call, the nurse call center sends the first report of injury (FROI) to the member’s key workers’ compensation contact and the League’s claims department. If the injured employee requires medical attention, the nurse call center also sends an injury report to the medical provider. The immediate notification of all stakeholders allows each party to initiate their role in the workers’ compensation process, enabling them to work toward best-possible results.

By leveraging early intervention on the “Day of Injury,” IMWCA members were able to achieve the following key benefits:

#### **1. *Accurate, Timely Reporting of Injuries—24 hours a day, 7 Days a week***

“We’re immediately notified of injuries through the Company Nurse call center, and the program has significantly reduced our traditional paper shuffle,” said Svalstad. “Company Nurse has essentially become our centralized source to gather and disseminate injury and claims information. Since the reporting process is telephonic and electronic, data is not only more accurate and easier for claims examiners to read, but it’s also received sooner. Accurate and timely reporting enables us to be proactive in claims management.”

“At first, we didn’t realize so many injuries occurred during off-hours. For example, a police officer may be injured in the middle of the night,” said Svalstad. “Company Nurse provides a 24/7 call center, so this has been a huge benefit to employees who work nights or during the weekends. They call in their injuries right away, and our office finds out about them first thing the next morning.”

## **2. Nurse Triage to Ensure an Appropriate Level of Care**

“In the state of Iowa, employers have the ability to direct medical care for injured workers,” said Svalstad. “This is a great opportunity, but supervisors do not have the medical expertise to properly assess injuries or direct employees to an appropriate level of care. In the past, wanting to be on the safe side, they sent many injured workers to the ER to get checked out—which significantly drove up costs.”

With Company Nurse, IMWCA is able to leverage the medical expertise of nurses, who are trained to assess and triage occupational injuries. Using treatment protocols and sophisticated algorithms, triage nurses systematically identify the right course of treatment. In severe cases, they’ll advise emergency care. For less urgent injuries, they may recommend the patient go to an occupational clinic from a member’s list of preferred providers. With minor injuries, the nurses provide simple first aid or self-care guidelines.

“Both members and employees have come to appreciate the nurse call center,” said Hovey. “Employees have the ‘peace of mind’ in knowing they’ve consulted with a medical professional regarding their injuries. After speaking with a nurse, approximately 30 to 40 percent of the injured workers do not need or request additional medical care—which means we’ve safely reduced our ER and medical costs.”

“Our members have experienced additional benefits. For example, supervisors no longer have to fill out forms, nor do they have to worry about making medical treatment decisions—it’s all handled by the nurse call center,” said Hovey.

“Another key benefit of the program is the establishment of preferred providers and medical referral protocols,” said Svalstad. “In the past, we encouraged members to set up these policies, but not all of them had done it. Now with Company Nurse, we have a mechanism to ensure compliance. As members enroll in the program, the nurse call center helps them to designate quality providers as part of their preferred network, and to outline their medical referral protocols. As a result, we have gained more control over these best practices. With each and every call, we have a more consistent, appropriate, and cost-effective referral process.”

### **RESULTS: Timely Injury Reporting & Significant Cost Savings**

After the pilot program, IMWCA experienced the following outstanding results from the Company Nurse Injury Hotline:

- The lag time in injury reporting dropped significantly—from 21 days to an average of one to two days.
- The average cost of a claim reported via Company Nurse was 44 percent less than the historical claims reported via the traditional paper-based process.
- Savings from this pilot program enabled IMWCA to reduce its overall workers’ compensation costs by 16 percent.

Due to this phenomenal performance, IMWCA decided to expand the Company Nurse program organization-wide in January 2009. The organization still allowed members to report injuries via paper-based claim forms if necessary, but in July 2009, it began to require all members report injuries via the Company Nurse call center in order to leverage a completely paperless and consistent injury-reporting process.

IMWCA has also implemented an electronic data interface with Company Nurse, which enables the organization to automatically import injury information directly into its claims system. This seamless flow of information further streamlines the workers’ compensation claims process, optimizing operational efficiency and the real-time sharing of information. In addition, IMWCA recently implemented the Company Nurse return-to-work program, RTW NOW. This online database enables a structured and systematic approach to facilitate safe and immediate RTW results. The database stores essential job descriptions and transitional work assignments, so they stand ready to use when employees have work restrictions.

### “Day of Injury” Management: A Solution for the Future

Ultimately, workers’ compensation losses impact a public entity’s budget, so containing these costs is critical. A nurse call center provides early intervention on the “Day of Injury”—providing medical expertise and injury triage that helps to set workers’ compensation claims on the right track from the onset of an incident.

By enabling optimal injury management and quality medical care, agencies have reduced workers’ compensation costs by as much as 20-40 percent, and by integrating a structured RTW program, like RTW NOW, injured employees can recover and return to work sooner—reducing lost time by as much as 50 percent.

The organization discussed in this case study is a tremendous example of a public entity that has used a nurse hotline with clear goals in mind—to improve the injury reporting process, to ensure quality care for their employees, to enhance satisfaction with the process, and to reduce overall workers’ compensation costs. In the process, the Iowa League of Cities also sends a clear message to its members—that it cared about their employees’ health, safety, and well-being. For organizations that want to experience similar results, contact Company Nurse to receive a complimentary webinar on the benefits of a “Day of Injury” program.

---

### About Company Nurse

Recognizing that in workers’ compensation the “Day of Injury” represents the earliest, most critical point at which organizations can exert the greatest control over the direction of their claims, Company Nurse provides an Injury Hotline solution that helps to positively impact medical care, claims costs, and return-to-work outcomes immediately following an injury. For more information, go to [www.companynurse.com](http://www.companynurse.com) or call (888) 817-9282.

---

**Company Nurse, LLC**  
8603 East Royal Palm, Suite 110  
Scottsdale, AZ 85258  
Ph: 888-817-9282  
Email: [dennisc@companynurse.com](mailto:dennisc@companynurse.com)  
Web: [www.companynurse.com](http://www.companynurse.com)