



Company Nurse is a telephone triage injury hotline. When an injury occurs, the injured employee places a call to Company Nurse, a 24/7/365 hotline staffed by trained telephone triage nurses.

The Company Nurse approach positions a Registered Nurse at the very beginning of the injury reporting process, where future costs of the injury can be minimized, while providing the highest level of service to the injured employee.

*For more information:
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Happy New Year! 2014 has arrived - 2013 is behind us. We are happy and proud that we have been providing services for nearly 17 years since our founder and CEO, Paul Binsfeld started Company Nurse in 1997! For this first newsletter of 2014 we reflect upon a few of the trends that we see coming, specifically in the workers' compensation industry.

✓ **Workers' compensation insurance costs will be trending higher over the next several years.** For many years, total costs in workers compensation have been growing as related to the total premiums collected. The shortage was actually covered by investment incomes that the insurance companies collected on their surplus funds. As investment returns in fixed instruments (such as Treasury Bills) decreased, the insurance companies have been required to raise insurance premiums collected from employers to make up the difference. Premiums have been increasing lately at double digit rates. It is expected that those increases will continue for the short term, at least.

✓ **Systems and data integration will continue to evolve as the service providers seek out better ways to serve their clients.** Integrating data systems will help to make the claim process more cost effective for the industry as well as providing better overall services to injured employees. In addition, with improved distribution of important data, key employer stakeholders will be better equipped to help in the claim process.

✓ **An aging workforce will tend to have an upward impact on the total cost of workers' compensation claims.** In 2008, there were 28 million workers over the age of 55. That number is expected to increase 43% by 2016. Especially for soft tissue injuries, older workers tend to require more treatment for their injuries. In addition, older workers may take longer to return to the work force once they've experienced a disability claim. These factors help to drive costs higher for older workers.

✓ **Future tight labor markets will increase the importance of effectively managing labor resources.** Focusing on injury management and ability to return injured employees to gainful employment will be important for employers in the coming years.

It would seem that trends in the workers' compensation industry are leading to greater expenses for employers. But, it is important to know that employers can take action which will help to mitigate these market forces.

- Help injured employees seek the most appropriate level of care and avoid emergency rooms when clinics are available
- Utilize PPO networks whenever practical and possible
- Ensure that injuries are reported immediately and with detail that will help claims adjusters to actively engage in managing the claim
- Work with the employee, physician and claims adjuster to seek out return to work options for your injured employee
- Interact with your injured employee on their condition. Make a phone call to see how they are feeling. When employers show interest in helping their employees, morale increases and claims tend to resolve themselves sooner



*Strive
not to
be a success,
but
rather
to be
of value.*

*– Albert
Einstein*

Real People – Real Stories

Susan, a teacher's aide employed by a CA School District, was supervising recess on the school playground when a student accidentally collided with her. As a result, she suffered trauma to the left side of her head. Following her employer's protocol, she called Company Nurse Injury Hotline to report the incident complaining of a bump and headache. On this day, Helen, an Injury Care Coordinator, responded to Susan's call. As she listened and asked questions, Helen realized that Susan didn't understand the urgency and potential risks involved with head injuries; she simply wanted to report the incident and seek care later. Confident with her experience and knowledge, Helen convinced Susan that speaking with a triage nurse was imperative and that it would not be a long process. As a result, Susan spoke with a nurse and was referred to care on the day of injury.

This story is notable because it reveals how effective early intervention can instill confidence in an injured employee that they are being led on the right path. Unnecessary obstacles and frustration often come along with these incidents when they are not handled appropriately. For example, Susan did not realize the potential of her head injury being much more serious than she considered it to be, and that seeking the advice of qualified professionals could save her from further medical complications. She was more focused on her professional obligations and time constraints than on taking the appropriate measures for her injury. With compassion and understanding, Helen responded to her unique situation, relating to Susan not only as a professional but also as an injured person in need of care.

As Helen demonstrated, one of the most important components of early intervention is to listen carefully to the nature of each injury and focus on the employee's unique medical needs. This enabled her to provide an immediate and compassionate response that quite possibly prevented future complications with Susan's health. At the same time, Susan's employer was able to avoid potential medical costs.

Events Company Nurse Will Be Attending

PARMA: February 9-12 – Visit our Booth # 606 - San Jose CA Convention Center

AGRIP: March 9-12 – Hyatt Regency Embarcadero, San Francisco, CA

Company Nurse Injury Hotline

Company Nurse is a workers' compensation cost reduction company that uses registered nurses to provide triage and care advice for injured workers. Employers benefit by receiving immediate report of injury; initiating their role in the workers' compensation process and a 15%+ reduction in claims. Employees benefit by having immediate access to medical professionals.

[Click Here](#) for more information about Company Nurse

