



Communication Can Be a Key to Workers' Compensation Success

By Paul Binsfeld, President of Company Nurse



In one of my favorite movies, Cool Hand Luke (1967), there exists a classic line that has many applications within business. As you may have guessed, that line spoken by the captain is, *“What we've got here is ... failure to communicate.”*

Many times, in the world of workers' compensation program management, we also have a failure to communicate. Employers may fail in communicating important information about workers' compensation benefits to their employees out of fear that this knowledge will encourage more claims. An informal on-line poll suggests that as many as 88% of employers incorrectly believed that communicating workers' compensation information to employees caused them to file a claim.

Our experience in working with employers has proven the opposite. Employers that have in place a well-defined process for assisting employees with workplace injuries are able to reduce costs. Specifically, employers are able to directly affect cost drivers in three distinct areas:

1. Medical Costs: Employers who engage employees at the “time of injury” are able to minimize ER utilization for workplace injuries in favor of industrial clinics and urgent care facilities. Costs for primary medical services can be reduced 50% - 80%.
2. Disability Costs: Employers that communicate their desire to support modified duty programs for injured workers are more successful at reducing lost workdays. These programs can reduce indemnity costs by over 50%.
3. Litigation Costs: Workers' compensation is a “no-fault” system designed to eliminate the need for legal representation. Many times, however, employees seek legal assistance due to a lack of communication from employers. When an employee feels lost or vulnerable in the workers' compensation process, they are more likely to engage the services of an attorney. Efforts to increase communication and create a more user friendly workers' compensation process have cut litigated claims by 35% or more.

If you've seen the movie, you know that “failing to communicate” did not result in a positive outcome for Luke. What can you do in your organization to improve communication and better control costs?

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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Feel free to share our newsletter with your friends and associates or send them to our website to subscribe!



"THE SINGLE
BIGGEST
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PLACE"

- GEORGE
BERNARD
SHAW

Employees' Fear of Negative Response / Consequences

Fear of losing employment or work as a consequence of reporting a work-related injury usually stems from not knowing what expectations are in place. If an employee isn't sure what will happen when they report an injury or file a claim, they are probably going to assume the worst. The best thing you can do in this situation is lay out clear guidelines for your workforce; let them know that all injuries should be reported, and that an on-the-job injury is not an immediate reason for them to be let go or suspended.

Employees' Fear of Being Labeled a Complainer or "Problem"

This issue is similar to the first one, but usually has less to do with tangible or immediate consequences and more to do with how management's opinion of an employee may shape his or her prospects in the company. It is important to adopt an open communication policy among your management staff (or you, if you work on-site) in order to develop a rapport with workers. Do your best to communicate clearly that reporting an injury won't hinder their future in your company. On the contrary, the notion should be promoted that honesty and adherence to company policy is a good thing.

"It's just a scratch!"

When it comes to injuries, many are not reported because they are perceived as small or unimportant, you should still strive for as high of a reporting rate as possible, even for tiny cuts and bruises. This is because these minor injuries could indicate a large problem, such as a machine that isn't working correctly or a method of manual labor, lifting, etc. that is putting employees at risk. If these problems are addressed, you can avoid much larger, more costly injuries down the road.

Source: The Creative Safety Supply Blog

Events Company Nurse Will Be Attending

ASIA: April 7-9 - Hot Springs, AR – Visit our booth – Hot Springs Convention Center

RIMS National: April 28-30 - Denver, CO – Colorado Convention Center

PRIMA National: June 9/10 – Long Beach - Visit our booth - Long Beach Convention Ctr

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

