

TRIAGE

WHAT'S IN IT FOR YOU - CLAIMS ADJUSTERS

by Paul Binsfeld, President Company Nurse

Nurse triage for work injuries provides many benefits to the various stakeholders in the workers' compensation system. Previously we talked about benefits of nurse triage for the injured employee, but in this article we will focus on benefits to the claims adjuster.

In the workers' compensation insurance business, claims adjusters may likely have the toughest job.

The necessary duties of a claims adjuster are often similar to those of a detective. When an employee becomes injured, established processes for claims reporting and seeking care can quickly fade away. This can be a time of high anxiety and forgetfulness for the injured employee. When processes are not followed, claims adjusters are required to perform a deeper investigation to gather facts and complete the claim file.

Important components of an initial claim file include:

- Employee demographic details
- Complete injury description and information
- Treatment Facility Utilized
- Supplemental information

Many times, initial claim reports include only sketchy information and, often, delivery to adjusters is delayed as the employer may require more time to collect this information. Sketchy and delayed claim reports can put claims adjusters at a disadvantage, possibly elevating total costs for the claim.

Employers may implement nurse triage for work injuries to achieve lower costs or injury process improvements, but claims adjusters can also be a beneficiary of the process.

When an injured employee is triaged by a registered nurse, a detailed file is developed including:

- Complete employee information
- Detailed injury description including clinical data
- Full information on the medical provider where the employee sought treatment.
- A detailed narrative of the event as conveyed by the injured employee and/or their supervisor.

Claims adjusters that work on accounts utilizing nurse triage typically appreciate receiving these detailed, type written reports of the injury within minutes of the injury. This type of information can help claim adjusters to quickly determine how to proceed with the claims resolution. Furthermore, a claims adjuster can compare the notes of the employee's triage dialogue with those provided by primary care medical providers to assess whether the case requires more investigation

In conclusion, nurse triage for work injuries can enable claims adjusters to complete and



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:
Company Nurse
companynurse.com
888.817.9282*



Company Nurse Newsletter

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Events Company Nurse Will Be Attending

RIMS National: April 26-29 New Orleans, LA

PRIMA National June 7-10 Houston, TX

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 experienced and caring medical professionals.

Contact Us for More Information

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

Go to the "Contact" tab on our website if you would like us to contact you to talk about the benefits of triage for your organization.



Honesty and integrity are absolutely essential for success in life - all areas of life.

The really good news is that anyone can develop both honesty and integrity.

Zig Ziglar

