

Workers' Compensation Claims

Strategies for Optimal Outcomes

By utilizing workers' compensation best practices employers can achieve a higher level of control over their workplace injuries, which can result in reduced severity and claim costs and better outcomes.

Early Reporting & Transitional Work

Early claim reporting is a crucial first step in controlling costs. Numerous national studies have shown the longer it takes for a claim to be reported, the costlier the claim. That's why it's important to work with an Ohio Managed Care Organization (MCO) that has efficient options for reporting new workers' compensation claims. These can include fax, telephone, online or email reporting.

A second key step is developing a plan to bring injured workers back to work by offering transitional duties. A Transitional Work Program enables injured employees to perform valuable work during their recovery as opposed to staying home from work.

There are four benefits to an effective Transitional Work Program.

1. Employees remain active and productive during their recovery, helping prevent loss of physical fitness and muscle tone due to inactivity.
2. Employees can earn full or partial wages during the transitional period, bringing income closer to pre-injury wages and helping alleviate concerns about continued employment.
3. Getting employees back to their day-to-day routine helps them experience less disruption to their life and provides contact and support from co-workers and friends.
4. Having an experienced staff member back in the workforce can help employers avoid expenses associated with hiring and training new employees.

These advantages are in defense of the widely accepted philosophy that the longer an injured worker is off work, the harder it is for them to return.

Injured Worker Recovery

Should I let injured employees stay home to recover? Today, the strategy of having employees only work when fully recovered can be considered a non-progressive approach. National studies report that work is generally good for health and well-being. While employers often focus primarily on physical recovery, the time an injured employee spends away from their career and peers can be just as traumatic as the injury itself.

Often times an injured employee may be limited in what tasks they can perform when they first return to their job based on work restrictions prescribed by their healthcare provider. Yet, today's occupational health providers are more receptive to working with employers and focusing on an injured employee's abilities as opposed to their disabilities. They share the same goal of returning an injured employee to productivity as soon as medically possible because of the positive impact work can have on achieving a healthy long-term recovery.

Don't Have Time/Budget for Early Return to Work?

The truth is many employers don't have the time or the budget to afford even just one lost time claim. Transitional and alternative duty programs are designed to give employers the tools they need to eliminate the occurrence of costly lost time claims.

Implementing early reporting procedures and a transitional duty process will more times than not result in injured employees returning to healthy, productive lifestyles quickly and safely. The optimum outcomes are improved employee morale, a healthier workforce and a financially stronger organization.

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