

# Bulletin

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## **Workers' Compensation Bulletin 16-1 July 2015**

To: Workers' Compensation Coordinators

Subject: Prompt Reporting of Workers' Compensation Claims

### **Background**

The Risk Management Division (RMD) wants to help you achieve an industry best practice in which 80 percent or more of claims are reported within three calendar days to RMD. Achieving or exceeding this goal will help provide quick claim service to injured employees and it will help reduce workers' compensation costs for state agencies.

While it might not seem that reporting an injury a day or so later than three calendar days would matter all that much, national research from a major workers' compensation insurer shows that it matters – significantly. Studies have shown that the cost of a workers' compensation claim increases by 9 percent when reported between 4 and 7 days to the insurer/claim administrator and 20 percent or more when reported between 7 and 14 days to the insurer/claim administrator.

During Fiscal Year 2014, 78.4% of all workers' compensation claims were reported to RMD within 3 calendar days. In Fiscal Year 2015, this percentage dropped to 76.9%. There is a need across state government to push for more prompt reporting of injuries. Please encourage employees in your agencies to promptly report injuries to you, and then please report the injuries to RMD within three calendar days.

### **Action**

Please report workers' compensation claims to RMD within three calendar days. If your agency has adopted a shorter reporting requirement, please continue to follow your agency's requirements.

Sincerely,



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