

## **Manage Your Agency's Costs: Use a Best Practices Approach for Work Comp**

### **Understand that WC is a risk and an expense**

- Understand & Control Work Comp Risk with a “hands-on” approach
  - Impacts Budget
  - Affects Agency Employees
  
- Know the basics of the law
  - Managers/Supervisors = Employer

### **Workplace Atmosphere**

- Set employee expectations in advance
  - a. At time of hire
  - b. At time of injury
  - c. Same day reporting of injuries, return to work (RTW), safety
  
- Operate within a healthy work atmosphere - treat all reported claims as legitimate until proven otherwise
  
- Assign responsibility to supervisors & employees
  - a. Establish agency/division standards
    - (1) Reporting of injuries
    - (2) RTW
    - (3) Safety
  
  - b. Safety & WC objectives in performance reviews
    - (1) Employee performance reviews
    - (2) Agency Operations & Business Plans

## What to do When Injuries Occur

- Investigate all accidents & near misses ASAP
  - a. Demonstrates concern & importance of situation
  - b. Gather the facts
  - c. Be constructive & positive – no blame
  - d. Take appropriate corrective action to minimize hazards
  
- Require same day reporting of injuries
  - a. Delays in reporting lead to higher claim costs
  - b. Studies have shown that claims cost more starting in delays involving as little as 4 days
  
- Establish universal procedures for Point-of-Injury Response
  - a. Golden Hour Principle
  - b. How an employee is first treated sets the course
  - c. First Aid and/or direct to Designated WC Medical Clinic
  - d. Set expectations for communication & RTW
  
- Direct injured employees to Designated Medical Clinics
  - Ask your agency workers' compensation coordinator
  
- Reduce time gaps in the work comp process
  - a. Time = \$
  - b. Delays in RTW (even just a few days) can lead to difficulties with permanent RTW
  
- Communicate with injured employees regularly, especially when they are unable to report to work
  - a. Keeps employees connected to workplace
  - b. Feels part of the team
  - c. Helps with RTW

### **Help Manage Agency Claims**

- RTW – transitional RTW jobs + set expectations early about RTW with full duty expectations
  - a. Communicate that you expect RTW
  - b. Modified or Light Duty Job Assignments
  - c. Review these at 15, 30, 45, 60 day increments
  
- Track and manage active cases
  - a. Open claim = possible future costs
  - b. Work with your Agency's Work Comp Coordinator
  - c. Work with the Risk Management Division – Work Comp
  - d. Have a plan for every work comp claim

### **General Guidance**

- Do have a “Red Flag” Checklist for identifying potential problem claims
  - a. Start of a work shift
  - b. No witnesses
  - c. Not reported in a straight-forward manner
  
- Safety, customized training, and risk-management controls may be required for certain work populations that pose unique risks
  - a. Slips, Trips & Falls
  - b. Automobile/travel
  
- Know Who to Contact
  - a. Agency WC Coordinator
  - b. Agency Designated Clinic
  - c. Agency WC Handbook
  - d. Risk Management Division