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