

Workers' Compensation Best Practices

Best Practices BEFORE A Workers' Compensation Loss

- **1. COMMITMENT** Make a commitment company-wide to implement Best Practices to promote the health and safety of each employee while reducing the costs associated with workplace injury.
- **2. HIRING PRACTICES** Have formal hiring practices in place. Perform reviews of all jobs and establish the basic requirements of each job to assist in selecting the best candidate. Consider utilizing post offer pre hire testing to test new hires on their ability to meet these requirements.
- **3. ACCOUNTABILITY** Establish accountability throughout the management chain so the entire organization has an external incentive to act with safety as a priority. Make "Safety" an element of all employees' performance reviews. Over a period of time, external incentives become part of the culture and become *internal incentives*.
- 4. **FORMAL SAFETY COMMITTEE** Create a *Formal Safety Committee* made up of a diverse group of employees including Senior Management, Safety/HR/Operations, line employees and supervisors. The Committee is most effective when it has real authority to effect change. Some examples of areas the Safety Committee can implement/monitor:
 - a. Safety Orientation program for new hires
 - b. Annual safety training calendar including training priorities
 - c. Accident Investigation (including near-miss investigations)
 - d. Safety Audits
 - e. Recommendations made and implemented to improve safety
 - f. Claim Reviews coordinated through LMC
 - g. Monitor and review repeat violators
 - h. Return to Work Program
 - i. Drug Testing Program
- **5. LIGHT DUTY JOB REVIEWS** Perform reviews on all job tasks and identify jobs in each that would qualify for light duty. Identifying light duty jobs prior to needing them will decrease the amount of lost time away from work.
- **6. APPROPRIATE MEDICAL CARE** Identify a health clinic that specializes in occupational medicine and channel care as possible. Communicate this choice to supervisors and employees so they know where to go in the event of an injury. The emergency room should only be used for true emergencies.
- **7. CULTURE OF WELLNESS** Establish a formal Wellness program, which will make a difference in Workers Comp costs over the long run. Studies are showing an increased correlation between healthy employees and improved Workers Compensation results.

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Best Practices AFTER A Workers' Compensation Loss

- 1. **IMMEDIATE NOTICE** Report claims within 24 hours of the injury. Require employees to report incidents within that timeframe and report them to your insurer immediately—even if for **Notice Only** on med ical only claims. Statistics overwhelmingly confirm that claim costs are reduced if this step is followed.
- 2. APPROPRIATE MEDICAL CARE Utilize the established medical provider whenever possible.
- 3. INVESTIGATE THE INJURY Require the employee to provide a detailed, written account of how the incident occurred then have them sign and date. Request any eye-witnesses provide their own written accounts of the accident.
- **4. DRUG/ALCOHOL TEST AT TIME OF INJURY** Include a statement in your employee handbook requiring drug testing at a certified hospital/clinic at the time of injury. A formal, written program should be in place.
- **5. RETURN TO WORK PROGRAM** Bring employees back to work in whatever capacity they are able *within their restrictions*. Employees feel valued if they are needed back at work in any capacity. Light duty work also reinforces good attendance, strong work habits, and decreases lost time benefits. Establish opportunities with local non-profit organizations for Return To Work options as a ppropriate.
- **6. RETRAINING** Prevent a recurrence of injuries by retraining employees on the correct way to perform tasks. Use the information developed by the Formal Safety Committee resulting from observation, near miss and incident reporting.
- 7. COMMUNICATION 3 Points of Contact
 - **a. Communicate** with the injured employee. Stay in touch if they are NOT on light duty. Have them come to work if at all possible.
 - **b. Communicate** with the Medical Providers to make sure they understand the job requirements and light duty's available. Follow up with to ensure that the appointments are kept.
 - **c. Communicate** with the insurance carrier regularly. Difficult injuries and claims have long return to work curves so it's important to stay involved in the process. Contact your claim staff at LMC for assistance.

