

A Collaborative Workers' Compensation Approach Can Save You More

Do injured employees understand your workers' compensation system? Do they know how potential claims progress? Historically, the answer was: Not really. But in recent years, many employers have realized the benefits of a collaborative, more transparent workers' compensation process. The rationale is simple: demonstrating that you care about injured workers and communicating with them throughout the process can contribute to better outcomes — including lower costs for employers and shorter recovery times for employees.



In workers' compensation, the traditional focus of employers has been on cost reduction — specifically, reducing the number of days that injured workers would be away from the job. But over time — with more organizations adopting wellness programs — employers have shifted to a more employee-centric claims advocacy model. Such models focus on caring for an employee, which can contribute to a less contentious and adversarial relationship between employee and employer. Among other effects, a more cooperative approach can help dissuade an injured worker from hiring an attorney, which can ultimately lead to higher claims costs.

The foundation of a claims advocacy model is enhanced communication between employers and injured workers. There is no single approach that falls under the banner of claims advocacy. But successful programs typically focus on:

- **Communication:** Share information with employees from the time an injury is reported until the claim is closed. It's especially important to contact an injured or ill employee within 24 hours of an injury. This can facilitate early intervention of a medical case manager. Establishing early contact also can demonstrate that the employer is genuinely concerned about the employee's wellbeing.
- **Education:** Explain to injured workers how workers' compensation works and set expectations for both employees and employers. Before an injury occurs, employees should understand how pre-injury safety and prevention programs and post-injury claims, medical management, and return-to-work processes work. Employers are increasingly delivering this information via employees' smartphones and other technologies. For employees, having this

knowledge can help to alleviate stress following an injury and contribute to a less contentious process.

- **Transparency:** Keep injured workers updated about how their claims are progressing. This can be done in a variety of ways. For example, some employers provide injured employees with information cards detailing how various aspects of the claims process — including medical treatment — are intended to work. Other employers are using mobile apps and other tools to help workers understand how their claims are progressing and stay in touch with both their employers and doctors.

WHAT EMPLOYERS CAN DO

Formal training for managers and supervisors can help foster a more collaborative workers' compensation approach between employer and employee. This training should include the cost and financial impact of losses or accidents, post-injury response, roles and responsibilities, reporting processes, medical management intervention, and return-to-work programs. Training should be conducted regularly, with periodic updates to the content, so that managers and supervisors have a deep understanding of how the entire workers' compensation process works.

Employers should also engage primary medical providers. These preferred medical providers should be treating the majority of an employer's injured and ill employees, so it's imperative that they are familiar with the workers' compensation system, statutory laws, reporting requirements, and return-to-work opportunities and can help to educate and inform employees. A third-party administrator (TPA) or insurer can help to identify preferred medical providers within approved networks and to update them on return-to-work opportunities that are available to injured workers.

Although it's not necessarily a new concept for all employers, greater collaboration between employers and employees can contribute to better workers' compensation outcomes for both.

For more information on claims advocacy models, listen to the replay of our recent Workers' Compensation Center of Excellence webcast, [How Technology Can Affect Your Workers' Compensation and Workplace Safety Programs](#), or contact:

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