

Avoid these reporting mistakes

Injury reporting tips every claims coordinator should know

Mistakes can be costly, particularly when reporting a work injury.

SFM sees many different kinds of reporting errors—most of which are easy to prevent. You can learn from these mistakes and save yourself problems down the road.

Reporting injuries in an accurate, complete and timely way can help your bottom line by reducing penalties, litigation and other complications that arise when employers don't follow the basics in handling First Reports.

Here are some common reporting problems and how you can avoid them.

Not indicating an employee is missing work

This is the No. 1 mistake that causes problems leading to state penalties. It is essential that you completely and accurately fill in the date of the first day of lost time on the First Report of Injury.

The first day of lost time is the first *full or partial* day of work an employee misses due to a work injury. Your employee won't receive wage-replacement benefits on time if your claims representative doesn't know he or she is missing work. If your employee loses time from work after you have filed the First Report, call SFM immediately.

Reporting late

Report injuries to SFM within 24 hours. This allows your claims representative time to investigate the injury and determine compensability within state deadlines.

Remember, the clock starts ticking when any supervisor, manager or claims coordinator becomes aware of the injury. There is then 24 hours to act.

Report all work injuries **Accurately, Completely and Timely**—in **24** hours. When you **ACT NOW**, you can have a lasting impact on your company's bottom line by avoiding:

- State penalties.
- Increased litigation.
- Delayed return to work.
- Low employee morale.
- Increased medical costs.



If the injury is catastrophic or fatal, it is important that you call SFM immediately.

A late report may result in hundreds of dollars in state penalties assessed against your organization, and deprive an injured employee of the benefits to which he or she is entitled.

Incomplete forms

Whether reporting an injury online through SFM's website or completing the paper *First Report of Injury* form, the form needs to be as complete as possible. Leaving off important information may set the claim back several days. Fill in every box as accurately and completely as possible. Pay special attention to:

- Date of claimed injury.
- The date of first day of lost time.
- Date employer notified of injury.
- Contact information—yours and the employee's.
- Provider information.
- Wage information.

Communication breakdowns

One common problem in reporting work injuries is simply lack of communication: No one knows who to tell if there is an injury.

Make sure this doesn't happen in your organization. Explain to your employees what to do and who to go to if they are hurt or witness an injury at work. Emphasize the urgency of timeliness.

Same goes for your supervisors. Make sure they know to come to you immediately to report any work injuries.

Sensitive information on First Reports

By law, the injured employee is entitled to receive a copy of the completed report, so don't write sensitive information on it. If you suspect fraud or have touchy information, type your comments in the "Confidential Comments" box on the online First Report, or write it on a separate piece of paper and attach it to the First Report when faxing it to SFM.

Not reporting questionable claims

Sometimes employers don't believe an employee is really injured, or think the injury isn't serious enough to report. Or they suspect the injury didn't happen at work. Instead of reporting the injury and detailing their suspicions in the "Confidential Comments" box, the claims coordinator may ignore it. This causes big problems later on when managing the claim, and it's against the law.

Report all injuries, and let the claims representative investigate the claim—that's her job. If you have questions about the legitimacy of the injury, alert your claims representative when you send the First Report.

Above all, call if you have questions.

Sending a First Report to your agent

Claims for workers' compensation are handled differently from claims for auto or other types of insurance, which you probably submit to your insurance agent. Workers' compensation claims need to be sent directly to SFM.

If you send them to your agent, who then needs to forward them to SFM, the delay can seriously hamper SFM's investigation and timely response. First, complete the First Report online via SFM's website, and then send a copy to your agent if you wish.

Letting employees fill out First Reports

First Reports are sometimes late or inaccurate because employees are told to fill them out. An employee should never be given a First Report of Injury to complete. Employees often give wrong information because they aren't sure what is being asked. Or they might alter details about how the injury happened or how much money they make.

Regardless, it is the claims coordinator's responsibility to gather the necessary information, fill out the First Report of Injury and send it to SFM.

Excellent claims management doesn't just happen. It takes effort from all parties involved. But the first step is proper reporting, and that's in your hands. Doing it right not only makes good business sense, but it also shows your employees you care about their well-being.

If you have any questions about the reporting process, please call your SFM claims representative at (952) 838-4200 or (800) 937-1181.