

Claims coordinator duties

What you need to know and do when a workplace injury occurs

Every organization large to small should have a designated “claims coordinator”—the point person in the organization responsible for reporting work injuries to its workers’ compensation insurer.

As your organization’s “claims coordinator” for work-related injuries, you assure that important responsibilities are carried out when an employee is injured.

That typically includes reporting the injury to SFM, working with the injured employee, identifying transitional jobs and coordinating return to work. These responsibilities make you a critical communications link between your organization and your SFM claims representative handling the workers’ compensation claim.

The better you carry out your claims coordinator responsibilities, the more effective you will be in helping your organization control its workers’ compensation costs and manage the human resource issues related to work injuries.

You have six basic responsibilities as a claims coordinator. See your SFM *Employer Kit* for full information.

1. Training employees how to report work injuries

To make injury reporting a smooth and efficient process, your company’s line of communication must be open. Your employees and supervisors need to know what to do if they are injured.

Train employees and supervisors how to report a work injury, when to report a work injury, and who they need to tell.

Sometimes injuries don’t get reported until long after the fact simply because employee’s don’t

How you can be made ‘aware’ of an injury

Employer “awareness” occurs when you or any manager or supervisor in your organization is notified—in writing or verbally—by the employee, a co-worker, a physician or an attorney that a work-related injury occurred. Seeing an injury occur also serves as employer “awareness.”

Once you are made aware of an injury, report it to SFM within 24 hours so the claims representative can properly investigate the claim and determine compensability.

know who to go to if they are hurt. And sometimes supervisors don’t understand the importance of timeliness in reporting an injury.

That can lead to big problems such as the injured employee not receiving benefits on time, and your company getting assessed state penalties for late reporting.

Employees should be instructed to report injuries—even minor ones—to their immediate supervisors, and supervisors should be instructed to report all injuries to the claims coordinator the same day.

If you’re new to the claims coordinator position, be sure all supervisors in the organization have your contact information readily available.

2. Working with your chosen clinic

While the choice of where to seek medical treatment is ultimately the employee’s, you can encourage the employee to go to the clinic you have a relationship with.

It’s a good idea for the claims coordinator to call the clinic to make sure the employee can get in

right away. Also, tell the clinic about transitional work that's available if the employee is unable to go back to his full duties.

The clinic should complete a "Report of Work Ability" describing the employee's physical restrictions. Ask the employee to return the form to you immediately after each visit with the doctor.

3. Reporting work injuries right away.



Once medical attention for the employee has been arranged, you should report the injury to SFM without delay. That makes a big difference in getting the claim off to a good start.

The easiest, most efficient way to report is by completing the First Report of Injury online at www.sfmic.com.

Injuries can be reported online two ways: through the standard online First Report and through CompOnline®. To begin the standard online First Report, you'll need to fill in your company's workers' compensation policy number. Call SFM if you don't have this number. The second way is through CompOnline. It's free to SFM policyholders, but registration is required because it contains sensitive medical information.

On the First Report, describe any additional circumstances surrounding the injury and advise SFM of any information that may be useful in managing the claim.

If you have concerns or suspicions, put them in the "Confidential comments" section of the online form, or write them on a separate sheet you can fax along with a hardcopy of the First Report, or call your claims representative directly.

Be accurate and as complete as possible. But don't let lack of information keep you from reporting the claim right away. Just call your claims representative later to fill in any missing information.

You'll also need to send to your claims representative all available medical information about the injured employee.

If an injured employee misses time from work after you've submitted the First Report, let your SFM claims representative know right away. The employee may be entitled to workers' compensation wage-loss benefits, and state law sets forth deadlines by which they must be issued.

4. Communicating with injured employees

If the employee is missing work, call right away to see how he's doing. Try to arrange a personal meeting. You'll want to cover:

- Workers' compensation, sick leave, disability and other insurance benefits. Let him know he isn't responsible for paying medical bills for work injuries, and to forward any he receives to you or directly to CorVel Corporation, SFM's external bill review partner.
- Your expectation that he will contact his supervisor at least weekly, and that he will call immediately following each doctor's appointment.
- Your organization's commitment to return-to-work and the availability of transitional or modified jobs. Show the employee the organization is eager to have him back to work.
- Your concern. This may be the most important aspect of your meeting.

Contact your employee weekly for as long as he is unable to return to work. Ask about his disability status, the clinic's evaluation, and how he feels. Specifically ask the employee if he has any concerns, and ask about current difficulties and capabilities. Remind him to follow up with the clinic and get the medical care he needs. Continue this contact even after the employee is back to work at a transitional or modified job. Always document any contact with the employee, claims representative and clinic in your file.

Good communications is essential, and you are the initiator. Lack of it can cause fear or lack of accountability. Then, some injured employees pick up the phone and call an attorney, needlessly.

5. Coordinating return to work

Call your claims representative when the employee is released back to work, whether it's to a transitional job or back to his regular duties. Then call your employee to discuss the work release and job opportunities.

Arrange a return-to-work date with the employee. Give him details of the job and where, when, and to whom to report. Then send a letter to the employee's residence confirming the offer if the job or duties are different from the pre-injury position. Having this in the form of a written letter is important for legal reasons. If the employee doesn't respond within a reasonable time, contact your claims representative. Refusal of a reasonable job offer may result in discontinued wage-replacement benefits.

Help make the employee's return to work go smoothly: Contact the employee's supervisor to discuss details of his return. Accommodate reasonable requests, such as allowing lead-time to arrange for childcare or transportation.

Identifying transitional jobs

Work with department heads, supervisors and SFM's claims staff to identify and develop transitional tasks or modified jobs into which injured employees can be placed upon their return to work.

Transitional jobs may include part-time work, existing jobs with different physical requirements, alternated job tasks or modified jobs to accommodate physical limitations. Be resourceful. Consider keeping a "job jar" of transitional work ideas.

Call your claims representative to help you identify transitional jobs in your workplace.

You may need to review your list of jobs with supervisors annually so you can expand and update it. This is where it pays to be resourceful and do some creative thinking.

6. Staying on track

After the injured employee has returned to work, contact the employee and supervisor weekly to review progress on the job, make necessary physical adjustments, evaluate attitudes, and formulate goals for a safe return to full duties.

Keep in touch with the physician after each employee visit to reevaluate job restrictions.

Encourage the employee's co-workers to be understanding and supportive. Make sure the supervisor and co-workers know that medical restrictions are always to be followed. If the employee thinks he can do more than his work restrictions allow, ask the physician to review and update them.

You and the claims representative should always be on the same page. Call him or her with any updates to the injured employee's status, wages, hours, restrictions and medical information.

Monitoring developments through CompOnline

Stay current on claims in progress through CompOnline. Here you can access up-to-the-minute claims information to see what's happening on a specific claim.

CompOnline also allows you to sort through your organization's entire claims database, view loss runs and analyze your loss history through charts and graphs.

To register for CompOnline, download the registration form at www.sfmic.com/employers.

Preventing the accident from recurring

Whenever an injury happens, you want to find out why so you can take the steps necessary to prevent it from recurring.

Unless your organization has a dedicated safety director, you may be expected to follow up soon after the accident to look into its causes and recommend steps to prevent it from happening again.

Consult SFM's "Accident analysis" *CompTalk* for more information on what changes and improvements to look for to prevent future accidents from occurring.

Recommended resources for claims coordinators

SFM *Employer's Kit*. Lays out the steps for reporting claims, what to do next, mistakes to avoid, and more. Explains business practices that will help you keep your organization's work comp premium down. A primary resource you should become familiar with and keep handy. You can order a hardcopy from the "Resource catalog" at www.sfmic.com. Small employers that rarely report work injuries may find SFM's "Quick

reference guide: When an injury occurs" to be a sufficient alternative to the full kit.

SFM seminars: Designed for claims coordinators, return-to-work facilitators, safety coordinators and those who make financial decisions. Seminars cover basic reporting how to's, return-to-work best practices, loss prevention strategies and OSHA regulations. Several seminars are held throughout the year. For a list of seminars and to register, go to www.sfmic.com/employers.

Your SFM claims representative. Your representative is an expert in workers' compensation. He or she is happy to talk directly with you to help take the mystery out of work comp and explain what SFM expects from your organization in order to serve you in the best ways possible. If you don't know who your claims representative is, call SFM at (952) 838-4200 or (800) 937-1181 and hit "0" for a receptionist who will refer you.

SFM website at www.sfmic.com. Browse the employer section. Besides the "Report an injury" section, check out the "Resource catalog" and other online tools like the online safety training for your employees and the safety video library.