

The 'Five-Step Response'

Organize and simplify your response to work injuries—and be even more effective

Take these five steps, and you'll make an impact on your bottom line. You'll probably save yourself some headaches, too.

The "Five-Step Response" is SFM's step-by-step method of handling work injuries.

It can help organize and simplify your response when an injury happens. It can help you cover all the bases. It can save you time and confusion. It will help you avoid mistakes that trigger state penalties. And it may save your company other costly hassles, such as litigation, down the road.

Here's how it works.

You find out about a work injury

To deal effectively with work injuries, a claims coordinator needs to understand when he or she is being made aware of them. This is sometimes referred to as "employer notice." It's a little trickier than it sounds.

"Employer notice" is actually when any supervisor or any manager becomes aware of an injury. That can be either verbally or in writing. "Awareness" can also come in less deliberate ways—like seeing an accident, or suspecting an injury.

You are aware of a potential work injury when:

- The injured employee, supervisor or another employee lets you know.
- You or a supervisor witnesses it.

This is important, because the day you become aware of an injury starts the clock ticking toward state deadlines by which benefits must be paid or denied.

Now that you're aware of an injury, you as claims coordinator must respond—and in a way that gets the claim off to a good start.

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Duty to inquire.

If you see, hear about or suspect a work injury, don't ignore it. Get to the bottom of it.

As claims coordinator, you have a responsibility to ask questions. If you see an employee limping, or hear from a co-worker that someone fell, don't hesitate.

Talk with the employee. Find out the "where, when and how." This is particularly important when either you or the employee is not sure whether the injury is work-related.

Take the limping employee: Why is he limping? How did he hurt his leg? Was it because of something that happened at work? When did it happen?

Document your conversation.



Get the proper care.

For emergencies, always call 911.

For a non-emergency, suggest the employee go to the clinic you have established a relationship with. This should be a clinic that understands occupational medicine and whose physicians will work with you to get the employee back to work as soon as medically possible.

If you don't have a relationship with such a clinic, you can start finding one by asking these questions:

- Is the clinic close to my workplace?
- Will the physician visit my workplace?
- Is the physician receptive to allowing recuperating employees to return to work within medical restrictions?

Reporting a minor injury

A minor injury where no medical attention or lost time is expected is an “incident.” You can report this by selecting the “Incident-only” button on SFM’s online First Report or by filling out a paper form and writing “Incident Only” in the upper right corner. This will not affect your workers’ compensation premium. However, it will document the incident in case it later develops into something more serious. If the employee later seeks medical attention, call your claims representative right away.

No. 1 problem

Not indicating that an employee is losing time from work is the No. 1 cause of problems leading to state penalties.

Through an arrangement with CorVel Corp., SFM policyholders and their injured employees have access to a Preferred Provider Organization. By using PPO providers, you receive quality medical treatment and discounted pricing.

As an SFM policyholder, the CorVel network of clinics and physicians specializing in occupational medicine is free for you and your employees to use. Go to SFM’s website, www.sfmic.com, to look up CorVel providers near you.



Gather information.

You need to do some investigating of your own, digging up the information necessary to report the injury accurately and completely.

Talk to the injured employee. You need specifics on how, when and where the accident took place. Be objective, not accusatory.

Find out whether anyone witnessed the injury. This can be a valuable source of details about the accident.

You’ll need the employee’s personnel file, including:

- Wage information.
- Application for employment.
- Medical information.
- Date of birth.

While you are gathering information for the First Report, you can also help preserve evidence that may be needed later in building a legal case. Generally, for a serious injury, you should call your claims representative right away so arrangements can be made to take photos of the accident site. But if for some reason you can’t do that, you should take

photos of the site and of any objects, tools or machinery involved.

Also save any broken parts. The accident could be a result of faulty equipment, and broken parts may be useful in recovering costs from a third party, like the machinery manufacturer.

If you do take pictures or save any broken parts, tell your claims representative.



Fill out the First Report of Injury.

Be conscientious when you fill out a First Report of Injury. You’ll need to be as accurate and complete as possible.

SFM sometimes receives First Reports that lack vital information, or are so vague it is difficult to determine whether the injury is compensable. “Employee fell” is not enough information to determine whether an employee is entitled benefits.

Pay close attention to dates. They need to be correct. A missing or wrong date can cause big hassles later, especially if it involves timing requirements set by the state.

Be as complete as possible. If you get additional information after you have sent in the First Report, forward it to your claims representative immediately.

Information you need to pay special attention to when completing a First Report:

- “Date employer notified of injury.” This is the first day either you or a supervisor became aware of the work injury. It sets the chain of events in motion.
- “Date of claimed injury.” Don’t be confused by the word “claimed.” It is

the actual day the injury occurred, or the first day the employee noticed he or she was hurt.

- “Date of first day of lost time.” This is the first partial or full day the employee misses work due to a work injury. This determines whether the employee receives wage-loss benefits.
- Contact information. Supply current contact information for the employee and your organization. Include all 10 digits when providing phone and fax information.
- Provider information. If the employee sought medical treatment, include the name and address of the provider who treated your employee.
- Wage information. This information is used to calculate benefits.

Note that if you have sensitive information about the claim—for example, you suspect the employee did not actually hurt himself at work—do not write it on the First Report of Injury. The employee by law must receive a copy of the First Report.

Instead, type this information in the “Confidential comments” box on the online form or write the information on a separate sheet of paper and attach it to the First Report of Injury form or call your claims representative.



Send it to SFM within 24 hours of injury.

Reporting within 24 hours ensures your claims representative will be able to investigate the injury and determine compensability within state deadlines. If you don’t have all the required information within 24 hours, go ahead

and report anyway. Your claims representative will follow up with you for needed specifics.

Of course, if an injury is fatal or catastrophic, you need to call SFM immediately.

You can report an injury to SFM online, by fax, phone, or mail (*see section on back*). Choose the one that works best for you, but remember the clock is ticking. Some reporting methods are quicker than others.

Whichever way you report the injury, you should receive a letter confirming that SFM received your First Report of Injury. The letter will provide you with the claim number and contact information for your claims representative. If you have not received a phone call or letter within a week, call SFM to check whether your First Report was received.

Off to a good start

Taking an organized, disciplined approach to reporting is a key to getting the claim off to a good start so it can be managed to a successful resolution.

By taking the right steps, you will have a positive impact on your own job satisfaction, your organization, and your employees’—and their families’—well-being.

If you have questions about the “Five-Step Response” or other aspects of responding to a work injury, call your SFM claims representative directly or at (952) 838-4200 or (800) 937-1181.



ACT Now

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.

“ACT Now” to avoid:

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

Communication is key

One of the most important aspects of injury reporting is open communication.

For that to happen, everyone in your organization needs to know the procedure to follow if hurt at work.

Train your supervisors to:

- Ask questions if they suspect a work injury.
- Direct the employee to appropriate medical care.
- Report all injuries to you immediately.
- Give you all available information.

Let your employees know:

- What a work injury is.
- How, when and to whom to report work injuries.
- Where to seek medical care.

Four ways to report a work injury

You can report an injury to SFM four different ways. Choose the one that works best for you, but remember to take timing into consideration. You have five days to get the First Report of Injury to SFM.

Online

You can report work injuries two ways through SFM's website, www.sfmic.com.

SFM's standard online First Report is quicker and easier than snail-mail or fax. To complete the standard online First Report, you'll need your organization's workers' compensation policy number. Call SFM if you don't have this number.

Or, you can complete the First Report through CompOnline[®], an even easier way to report online. CompOnline also offers you access to your up-to-the-minute work comp data. Registration is required to access CompOnline because it contains sensitive claims information.

Both are free, easy-to-use services.

Fax

Be sure to print legibly and check that your fax went through. It's a good idea also to mail in the original form as a back-up.

Fax First Reports to SFM at (952) 838-2000 or (800) 944-1169.

Phone

Make sure you have information about the employee and injury on hand.

Call SFM's claims reporting line at (952) 838-2020 or (800) WC-CLAIM [922-5246].

Mail

This is the least efficient way to report an injury. It's best used as a back-up after using one of the above methods.

Reach SFM at:
Claims Services
P.O. Box 9416
Minneapolis, MN 55440-9416

SFM

The Work Comp Experts