

Incident-only reporting

Bumps and bruises can happen on the job. Injuries like these are often so incidental they don't require any medical treatment, and are usually forgotten.

But what if an injury that appeared to be only a bump turned into something more severe? Most likely, you wouldn't still have on hand information about the injury. You'd probably also be past state deadlines for injury reporting.

The best bet in a situation like this: Incident-only reporting.

All injuries should be reported to SFM, even minor ones. If a work injury involves no medical treatment or lost time from work, you may file an "Incident-Only Report."

By reporting an incident, you are preserving the necessary information you will need if the injury does later require medical attention or lost time from work. At the same time, SFM does not set aside any reserves for an incident, so the claim is opened and closed in the same day. An incident will not affect your e-mod.

Only about 10 percent of incidents later turn into claims. However, those few could become problem claims if they were not reported early on.

How it works

Say an employee bumped his knee. It probably doesn't seem like a big deal to you or the employee. He told you it hurt a little at first, and that he is now fine. But, as a precautionary measure, you fill out a First Report of Injury form.

To do this, check the "Incident only" box on the online reporting form or write "IOR" in the upper-right corner of the paper form. You can

also type or write "none" or "N/A" in the boxes that do not apply to the injury, such as provider information or date of first day of lost time.

When SFM receives the incident-only report, the claim is recorded and closed in the same day. No reserves are assigned to the claim.

You'll then get a confirmation letter in the mail from SFM's claims department, stating that SFM received the report, and to be sure to contact SFM if the employee needs medical treatment or loses time from work.

Your claims representative may call you to discuss the incident, depending on the nature of the injury. For example, if the incident involved the back, your claims representative would likely follow up, since these injuries can be more involved than they seem.

If the employee needs medical treatment later, call your SFM claims representative. He or she will be able to act more quickly, because the appropriate information is set up. The case can be managed effectively from the very beginning, ultimately reducing the total claim cost.

Incident-only reporting guidelines

You fill out an incident-only report much like you would any other claim. Here are some guidelines to take you step-by-step through the process.

1. File a First Report for every work injury.

There are four ways to report an injury: online, fax, phone and mail (see "Four ways to report a work injury" on back).

When reporting an "Incident only" online, you will receive a confirmation number. Please keep

this for your records. If the incident turns into a claim later on, this is proof you satisfied state reporting deadlines.

2. Indicate “IOR” on the First Report.

If you don’t expect any medical treatment or lost time from work resulting from the injury, check the “Incident only” box on the online reporting form or write “IOR” in the top-right corner of the First Report of Injury form.

3. SFM may contact you.

Your claims representative will call you if you

indicate that you’d like him or her to call you, or if there is any indication that the incident could be more complicated than it initially seems.

The employee will only be contacted if you request it, or if the incident results in medical treatment or lost time.

Remember, as an employer, it is your job to report all injuries to SFM. Let SFM take care of workplace injury and incident claims. It’s what SFM does best.

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

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: 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.

Phone

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

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

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 backup.

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

Mail

This is the least efficient way to report an injury. It’s best used as a backup after using one of the above methods.

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