

Top 10 tips to lower your workers' comp costs

1. Emphasize early return-to-work.

Offer a temporary or lighter-duty job to an injured employee who cannot return right away to his regular job because of medical restrictions.

In some cases, you may be able to return the employee to work within the state-prescribed waiting period and take advantage of the medical-only discount. In Minnesota and Wisconsin the waiting period is three days. In South Dakota, the waiting period is seven days.

If time off exceeds the waiting period, work with the treating doctor to minimize the payment of wage-loss benefits. Offer the employee a temporary position at a reduced wage if necessary.

2. Report claims right away.

If you don't have all the information, report what you have and call back later with the rest. If you smell something fishy about a claimed injury, call your claims representative.

3. Set an example with every claim.

It influences how other workers expect they'll be treated if injured and whether they think they'd need outside legal help.

4. Analyze your losses.

Use loss history reports to spot your problems and opportunities and to see where to invest your loss control resources.

5. Fire up your loss prevention program.

Your safety committee is the spark plug.

Educate your employees. Influence their behavior. Evaluate their workspaces.

6. Learn from the past.

When an injury happens, look for causes. Take steps to address them.

7. Invest in education for your employees.

Think of it as part of your injury prevention program.

8. Develop a wellness program.

Encouraging healthy lifestyles can also raise productivity.

9. Make good employee practices a priority.

Tune in to employee concerns. Deal with performance problems promptly and separately from workers' compensation issues.

10. Use the resources SFM makes available.

For listings of resources on preventing injuries and working with injured employees, see SFM's online "Resources catalog" at www.sfmic.com. Resources are available at no charge to you as an SFM policyholder.



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