

Work Comp Insights

CLG Insurance - Your Workers' Compensation Partner

Who to Communicate With During a Workers' Compensation Claim

Simply put, communicating with all relevant parties involved in workers' compensation claims (e.g., employees, supervisors, medical providers and claims adjusters) not only provides a better experience for employees, but it also helps employers reduce costs associated with claims. Among other benefits, opening lines of communication to the different parties associated with claims can help employers:

- Close claims that no longer need to be open
- Understand the required care that ill or injured employees need
- Get employees back to work sooner
- Reduce the chances of litigation

Employers can use this guidance to educate themselves on how proper communication with the various parties involved in workers' compensation claims can benefit them, as well as better support their employees.

Employees

Employers should communicate with employees from the first day the employees start working. By fostering open communication, employers can create a foundation of trust and comfort,

giving employees the sense that they can come to their employer for any issue.

Employers should discuss the workers' compensation claim process right away when employees become ill or injured. This way, employees will understand what is expected of them and their employer throughout the claim. Employees should be trained on how to report occupational illnesses and injuries at the time of hire.

Open communication can also help prevent employees from reaggravating their illnesses or injuries. Employers should discuss with their employees the new job tasks they will be assigned when returning to work to make sure these tasks won't cause any irritations to their ailments. This communication will help employees feel as though their employer genuinely cares for them and their health.

It is important for employers to also let their employees know what types of benefits they will receive when they are going through the workers' compensation process. Helping employees understand what to expect can reduce their anxiety and foster a better relationship during the claim process.

Employers should train their employees on how to report illnesses or injuries and outline what will happen during workers' compensation claims. Employees should understand that there will be continued communication between them and their employer throughout the course of treatment for their ailments.

If an employer provides this information up front when employees are hired, they can foster beneficial relationships with their staffs, as employees will know what



to expect and see that their employer is following through.

In addition to reporting illnesses and injuries, employees should be aware that there will be follow-up conversations during the treatment process and for a period of time even after they have healed.

This practice helps employers determine where employees are at in the healing process and whether they can return to work sooner. Following up with employees can also prevent them from feeling isolated if their ailments caused them to be off of work. Consistently checking in with employees can carry huge benefits in the realm of getting employees back to work and reducing overall claim costs.

Employees who feel as though they are cared about by their employer tend to be less nervous about their workers' compensation claims and have a better attitude during treatment. This can, in turn, facilitate a quicker return to work and lead to fewer instances of employees filing lawsuits.

Supervisors

Supervisors play an important role in workers' compensation claims, as they typically serve as contact points between management and employees—particularly during the times in which employees are healing from occupational illnesses and injuries, as well as after they have returned to work. Additionally, supervisors can ensure that employees are following the correct medical restrictions and help determine which work tasks are available for employees within those restrictions.

Employers who do not incorporate their supervisors within their workers' compensation programs can miss out on valuable opportunities. For instance, supervisors can help prevent employee illnesses or injuries and subsequent workers' compensation claims by promoting workplace safety programs. By communicating with employees daily and providing feedback on how job tasks can be

safely completed, supervisors can limit the risk of illnesses and injuries occurring—thereby reducing workers' compensation claims.

Overall, having supervisors included in the communication process of workers' compensation claims can help further support ill or injured employees, as well as offer a cost-effective way to minimize claims and related costs.

Medical Providers

Whenever possible, employers should be in contact with ill or injured employees' medical providers. Preferably, this communication should occur prior to the start of employees' treatment. Medical providers and employers should be on the same page when it comes to treatment parameters for ill or injured employees. Employers cannot dictate what treatment is provided to employees, but they can ask the medical provider to consider more conservative treatment methods over more expensive ones.

Communicating with medical providers also gives employers an opportunity to discuss what options they have in the scope of return-to-work opportunities. By reviewing employers' return-to-work offerings, medical providers can better understand ill or injured employees' typical job tasks and determine what restrictions employees should have. When medical providers do not understand job tasks or the nature of employers' operations, they may just take employees off of work completely until they are fully healed. This practice is costly and can actually extend the healing time for employees. That being said, it is both in employees' and employers' best interest to get employees back to work quickly.

Another benefit of employers communicating with medical providers is that doing so can help prevent instances of medical provider fraud. Employers who establish relationships with medical providers will be more confident in the quality of treatment that their employees

receive. This can reduce related costs, as employers will have a sense of trust and transparency with medical providers—keeping the providers honest and less likely to overcharge for treatments.

Claims Adjusters

Other than employees, claims adjusters are some of the most important people for employers to communicate with during workers' compensation claims. Working to foster strong partnerships with claims adjusters can help employers simplify the claim process and promote the best outcomes.

Claims adjusters are responsible for working with employees' claims and analyzing various claim aspects to determine how much insurance carriers should pay. Having a relationship with their claims adjusters will only help employers reach their goals for handling workers' compensation claims.

Specifically, employers should share any extra knowledge they may have regarding claims, as this information could help their adjusters. In turn, employers should listen to their adjusters' expertise. Doing so can help reduce lost time, lower medical costs and prevent fraudulent claims from occurring.

Above all, it's beneficial for employers to help their claims adjusters with claims. This practice helps create a level of trust and encourages claims adjusters to listen to any ideas that employers may have concerning claims. Employers who develop relationships with their claims adjusters can also promote faster resolutions if they do not see eye to eye with their adjusters on a particular claim.

Having the right claims adjuster can also help employers uphold their organizational values and missions. This can prevent employees from becoming disgruntled during the workers' compensation process. If employers pride themselves on great communication with their employees, they should work with insurance carriers that have claims adjusters with the same

qualities and missions. This creates a better experience for employees, allowing them to feel heard during the claim process. It can also make the process run smoother and seem less challenging for employees.

Clearly, employers who communicate with their claims adjusters can help establish solid relationships and ensure they are adequately included in the claim process.

Moving Forward

Overall, communication goes a long way in the workers' compensation process. There are many benefits to keeping in contact with all the parties involved in workers' compensation claims. Such communication provides a low-stress process for employees, reduces costs for employers and can create more efficient claim experiences as a whole.

Contact us today for additional workers' compensation resources.