



CONTROLLING WORKERS' COMPENSATION COSTS

Employers can do little to control soaring medical costs and continually rising workers' compensation benefits. However, it is possible to reduce the frequency and duration of workers' compensation claims by following a few simple guidelines:

1. **IMMEDIATE NOTICE REQUIREMENT.** Develop procedures for the prompt and immediate reporting of all accidents. This establishes evidence of injury and allows for an inspection of the condition of the premises for future implementation of necessary safety measures.
2. **THOROUGH INVESTIGATION.** Document a detailed description of the accident. A supplemental incident report in the claimant's exact words and signed by the claimant is recommended. This should accompany the Form 45 at the time the claim is submitted.
3. **INFORMATION SUBMISSION.** All forms should be filled out completely and submitted within four days to your insurance carrier so that a prompt determination on compensability and disability can be made.
4. **REGULAR EMPLOYEE CONTACT.** Be aware of the injured worker's status at all times. Call your claim representative with any change in work status or medical condition.
5. **WORK CONSIDERATION PROGRAM.** Implement programs to return the injured employee to light duty work as soon as possible. Work limitations must be in writing from the employee's physician.
6. **ACTIVE SAFETY PROGRAM.** Increase safety awareness among employees. Regular safety meetings define potential hazards and should lead to fewer accidents.
7. **CAREFULLY REVIEW ALL CORRESPONDENCE** relating to workers' compensation claims. Monitor all medical reports and charges. An employee will get back to work faster if his condition is treated properly from the start. Notify your claim representative of any concerns you may have over diagnostic testing or medical procedures.