

Risk Control Bulletin

Returning “On-the-Job Injuries” to Work “Improving the Odds”

RISK CONTROL



The success of an injured employee's return to work begins with the "actions" initiated following the injury. These "actions" are medical and administrative. Together they have a decisive influence on your end goal – returning the employee to work.

To assist businesses with accomplishing this goal, both medical and administrative, basic "actions" will be reviewed.

Administrative

- Take the employee for appropriate medical care. If a company medical program is not available or lacks the services required, take the employee to a facility that has the expertise to effectively handle that type of injury.
- If the injured employee selects a physician of choice, obtain the physician's name and injured employee's next appointment. Contact the physician of choice if lost-time is involved or if the employer does not understand the extent of the injury.
- Contact CNA's Workers' Compensation Claims immediately. If you have questions on the severity of an injury/illness, contact your Workers' Compensation Claims' Representative for guidance.
- Investigate the injury by obtaining the employee's input plus supervisor's but do not challenge either party.
- The employer should contact the injured employee within 24 hours following the injury. The use of an "After Injury Telephone Report" (attached) to document information obtained from the employee is suggested.
- Avoid adversarial comments to the employee and show concern.
- Contacting the injured employee on a consistent basis (preferably weekly) is critical. Regular contact (preferably every 2-4 weeks) with the em-

ployee's physician of choice and insurance company representative to gain their input and status of the claim is of equal importance. This contact will help facilitate effective and productive communication to return the injured employee to work.

- Establish alternate duty work options with the employee. Employee's physician and company source (i.e., company's nurse, physician, safety member, etc.) can work together to identify alternate duty work tasks within the physical restrictions provided by the employee's physician.
- Administration should educate their employees on the importance of reporting the injury to the supervisor as soon as possible.
- Administration should make sure that all employees understand their benefits, especially disability benefits.

Medical

- Timely response to the employee's injury is critical. Abrupt and uncaring handling creates a potential for the worker to develop a negative attitude towards the entire return to work process.
- Identifying and subsequently establishing relations with a reputable medical source can be accomplished by working with the Claim Department of CNA Insurance Companies and/or Local, State or National Medical Resources (i.e., American Medical Association). Establishing relations with a reputable medical source can be accomplished by meeting with the appropriate personnel at such facilities and interviewing them, asking for references (and contacting them), and verifying medical credentials with Local, State and National Medical Resources. The injured employee should have full attention from appropriate medical professionals and have the availability of full treatment potential.



- Teamwork is also critical during the initial procedure of injury management. The medical team approach involves professionals such as Occupational and Physical Therapists, Nurses and Physicians who have worked with work related injuries. Though the medical team is a critical component, the employer's representative and insurance personnel are of equal importance. The format of the team is one of industry and medicine working together. Communication, return-to-work and proper reimbursement are maximized when all concerned agree on philosophy, process and goals.
- Documentation is the major vehicle that provides all involved parties with up-to-date and accurate information. It is important that one central report combining the medical evaluation and treatment recommendations of all professionals be distributed to all involved parties.

The issue of "Consent Forms" needs to be addressed. Various jurisdictions may have different requirements regarding the release of medical reports or any other reports related to the initial injury.

The time is now to develop a plan.

- Create a written plan.
- Communicate the plan with your employees.
- Implement the plan consistently and uniformly.



After Injury Telephone Report

Employee's Name _____

Date of Accident _____ Department _____

Home Phone Number _____ Supervisor _____

Name of Clinic/Hospital _____

Name/Phone of Doctor _____

Diagnosis _____

Does Employee Understand Problem? _____

Return-To-Work Date _____

If No Return-To-Work Date, Date Of Next Doctor's Appointment _____

Will Employee Need Alternate Duty? _____

If Yes, How Long? _____

Does Employee Understand Workers' Compensation Benefits and Filing Procedures? _____

Telephone Log

Date:	Time:
Comments	Initials
Date:	Time:
Comments	Initials
Date:	Time:
Comments	Initials
Date:	Time:
Comments	Initials
Date:	Time:
Comments	Initials:

Doctor's Appointment

Date:	Time:
Comments	
Date:	Time:
Comments	
Date:	Time:
Comments	
Date:	Time:
Comments	
Date:	Time:
Comments	

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CNA's Occupational Injury Management Program

TEAM.COORDINATOR'S GUIDE

When an employee has reported an injury or illness which requires immediate medical attention, the following actions should be taken:

Immediate Action

1. Where permitted by statute, direct the injured employee to the designated or preferred medical care facility. Provide transportation as required.

2. Send the "physician's information packet" with the employee or forward to the treating physician.

Designated Primary Care Provider _____

Address _____

Telephone _____

3. Telephone or FAX the first report of injury to your CNA claims office immediately.

CNA Claims Representative _____

Telephone _____

FAX _____

Agent Telephone _____

If the first report of injury or related accident investigation report is not immediately available, do not delay in notifying CNA of injury occurrence.

Follow Up Action

1. Set up a case management file to record and maintain pertinent case history information.

2. Contact the employee within 24 hours.

- Communicate the company's commitment to the employee's welfare.
- Obtain an understanding of the employee's perception about treatment received.
- Answer questions regarding benefits and future plans.

3. Contact the physician within 24 hours.

- Diagnosis
- Treatment provided
- Treatment recommended
- Return to work expectations
- Job restrictions

4. Discuss employee's status and treatment plans with your CNA claims representative and other case management team members as required.

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