

Claims Cost Containment

Part 3 – Communicate, Communicate, Communicate

The sharing of information among your veterinary practice, injured employee, medical provider, and insurance company plays a pivotal role when managing an employee's injury. Open communication will aid in prompt and appropriate care for your staff and can be useful in containing final claim costs.

Communication Before an Injury Occurs

New Employee Orientation

- Show new employees where the DWC-7 form, Notice to Employees – Injuries Caused at Work poster is located, and give them the pamphlet titled *Facts About Workers' Compensation*. The pamphlet is provided by your workers' compensation insurance company.
- Stress to new employees that they must immediately report any work-related injury or illness to the supervisor on duty.

Existing Employees

- Periodically remind employees to report all injuries or illnesses. Communicating this in a positive way can reinforce their importance to the veterinary practice.

Medical Provider

- Establish a dialogue with the medical provider and advise them if your practice accepts injured employees with work restrictions. If the medical provider is unaware the practice accepts injured employees with work restrictions, then the injured employee may mistakenly advise the provider that the practice doesn't accept employees with work restrictions.
- Instruct the medical provider what time of day subsequent appointments should be scheduled. Leaving appointment times to the employee can disrupt your practice's schedule.

Communication After a Work Injury

Medical Provider

- When an injury occurs, call the medical provider to let them know that an injured employee is on the way. This helps reduce wait time.
- Let the medical provider know if you have suspicions about the injury happening at work. Medical providers can hone in on the injury circumstances and ask questions from a professional perspective to assess your concerns.
- Ensure the medical provider understands the physical requirements of the injured employee's job so that they can determine if the employee is able to return to regular or modified work.

Employee

- If the injury isn't serious, instruct the injured employee, if advisable, to provide their work with the medical provider's work status report. This report advises you if the employee can return to work with or without restrictions, or if the medical provider prescribes that the employee stay off work to recover. The work status report should also indicate the date and time of the next treatment.
- If the employee returns to work with limitations, periodically check with them to ensure that they are staying within the restrictions.
- If the employee misses time from work, instruct them to let you know when subsequent medical or physical therapy visits are scheduled. This keeps you "in the know." Work restrictions can change during the course of treatment, allowing the employee to return to regular or modified work. While the medical provider will also notify the insurance provider of their status, the employee providing the practice with the status after the treatment can save five to 10 days of temporary disability if the employee can return to work on light or regular duty.
- Communicating with the employee can have positive effects. Checking in periodically with the injured employee lets them know that you are concerned for their well-being and gives them reassurance that they are a valuable member of the practice.

Insurance Company

The workers' compensation carrier's priority is to ensure that the employee receives proper medical treatment; that the injury is legitimate; and the employee gets back to work as soon as medically possible.

- Reporting the injury within three days of the incident contains costs. Studies show that injuries reported seven days after an incident were six percent more costly. Those reported two weeks after the incident were 19 percent more costly.
- If you question that an injury is work related, let your claims examiner know. They will need to know if the employee had a prior injury (need not be work related); is physically active (dancing, playing sports, working another job); or is experiencing major life changes. What may be considered an inconsequential piece of information can be useful.

Keeping the lines of communication open among the employer, employee, and physician before and after an injury will assure proper care is received, give reassurance to the employee, keep the employer up to date on the status of the injury and work limitations, and can reduce the cost of the claim.