



## Why Prompt Claims Reporting Is Important

Amynta Work Comp Solutions encourages employers to report work-related injuries within 24 hours.

Research done by the [National Council on Compensation Insurance Inc.](#) found that claims reported late can increase the cost of Workers' Compensation claims by 51%.

Higher claims costs can drive your Experience Modification and premiums up.



### Five Benefits of Timely Claims Reporting:

- Organizational Welfare: Reporting an injury on time results in prompt and appropriate medical treatment. Getting quick treatment for an employee may benefit their wellbeing. It may also allow for a quicker return to work, lowering hiring and training costs.
- Reduces Legal Risk: Employees who get injured at work, and see no action from their employers, often turn to attorneys for assistance, thus increasing the cost of the claim.
- Identify Potential Fraud: Reporting a claim late hinders the investigation as witnesses may no longer be available or key evidence may not be preserved.
- Determining Compensability: Late reporting may impact the ability to deny claims that aren't compensable, as many states have regulations that prohibit denials after a certain period.
- Late Reporting Fines and Penalties: Many states impose fines on employers who delay reporting workplace injuries beyond a certain period.

### Claims Reporting Recommendations

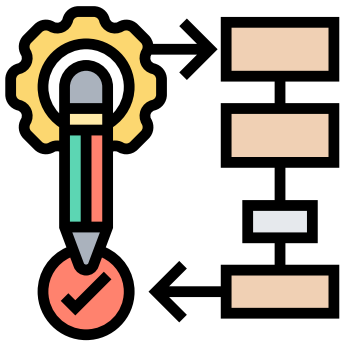
- Establish a Claim Reporting Process
- After reporting a claim to AWCS, employers should maintain communication with their injured worker and designated Claims Examiner to return the employee back to work in a quick and safe manner.
- Educate supervisors on the importance of accident investigations.
- OSHA Compliant Record-Keeping Practices- OSHA maintains strict injury record-keeping requirements that a business needs to follow in order to avoid citation and fees.





## Mandatory Post Accident Drug Testing

As your Workers' Compensation insurance partner Amynta Work Comp Solutions requires employers to conduct post-accident drug testing. After a workplace injury, a PADT is used to determine whether drugs or alcohol factored into the accident.



While a positive result does not necessarily mean that an employee's substance use was the main cause of the accident, it is critical that the test is performed.

The employer should establish a drug testing policy that clearly communicates how and when PADT will occur.

### How to Locate PADT Provider:

- [Find a Provider](#) Who Performs PADT
  - Click "Find a Provider"
  - Select "Address Search"
  - Enter Address and Select "Drug Screening Site"
  - If an employee goes directly to the hospital or urgent care, request a drug screening.



For additional questions, please contact our [Loss Control Department](#).



## Early Return to Work Programs

An early return to work (ERTW) program is an employer-led program designed to encourage and enable workers to come back to work after a workplace injury while accommodating any physical or mental restrictions established by the authorized medical provider.

### Benefits of an ERTW Program:

- Reduces Cost
  - Fewer Medical Visits
  - Fewer Lost Wage Payments
  - Lowers Insurance Cost
- Increases Morale and Security
- Minimizes Litigation
- Reduces Fraudulent Claims



### Implementing an ERTW Program:

- **Set the Groundwork**-Identify key participants-top management, supervisors, and employees.
- **Identify Alternate Duty Opportunities**-Identify injuries typical of a job and compare the job to existing positions that can be filled by an injured employee with gradual acclimation. Develop written descriptions for these duties.
- **Establish Communication Systems**-Identify and meet with medical providers, define communication procedures, and train supervisors that manage injured and alternate duty employees. Obtain an agreement from each group to support the program.

## Types of Alternate Duty:

- **Modified Duty**-The temporary placement in an existing position that is not as physically demanding.
- **Restricted Duty**- The placement of the injured employee back to their normal position but with some elements of the job removed.
- **Gradual Acclimation**-The placement of the employee in their normal position on a time-limitation that gradually increases to a full day.
- **Total Accommodation**- The identification of special duties, consistent with physical restrictions, that are not done by the company on the typical workday.

Remember, all types of alternate duties should respect the dignity of the employee. Positions designed with punishment in mind are just as likely to increase claim management problems as they are to reduce costs.



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