

The Ugly Truth About *On-the-Job Employee Injuries*

When your employee suffers an on-the-job injury and incurs medical bills and lost wages, something very unusual happens. While the name on the check the medical providers receive for their invoices and the name on the check your injured employee receives for lost wages is the insurance company's name, the money paid is actually a loan to you. And, a loan at an extremely high interest rate.

You really lose big if your injured employee can work, but you don't bring her back to work because you are not prepared to bring her back. It's the workers' compensation system. It's how the experience modification factor works. And, it does not work in your favor unless you understand it thoroughly. You see, you pay the insurance company back about \$3 for each \$1 it pays to and on behalf of your employee.

Here's the deal:

None of us want accidents to happen in the first place, but what can we do to prevent it?

- It starts with hiring the right people for the right job. We help with two simple hiring forms designed to help you from hiring an *injury waiting to happen*.
- It continues with proper supervisor and employee training and communication from both you and us.
- The heart of your program must be creating alternative job duties that injured employees can return to immediately. They should only be off work more than 3 days because of a workplace injury if they are hospitalized, medicated or contagious.

Of course, incidents occur even in the safest workplace causing injury to your employees.

Here's how you can help your injured employee AND prevent that onerous *loan process* from happening after an injury and causing you enduring financial headaches:

- Your alternative job duty program that you and we design springs into action, getting your employee back to safe and productive work as soon as medically possible.
- You launch your injured employee communication program that we work on together to remind your employee that you value them and want them back as part of the team. Maintaining ongoing communication with injured workers who are at home, shows genuine concern.



Goals:

- Help your injured worker return to work within 3 days to minimize disruption to your production/ sales and
- Manage medical expenses to keep them at a minimum without depriving your injured workers of their rights.
- Close the injury on the insurance company's books.
- Keep attorneys out of the picture.
- Make sure you are not overcharged.
- Protect your experience modification factor from skyrocketing costing you money that is truly wasted money.

The Employee Benefits:

- Less disruption to their normal routine
- Controlled environment prevents re-injury
- Preserves leave time which may have been used to supplement.
- Positive influence on peers during recuperation
- Realizing their value to the team
- Focusing on ability instead of disability
- Productive use of ability promotes self-esteem.

The Organization Benefits:

- Prevents secondary disability
- Retains a trained and knowledgeable employee
- Displays a commitment to the wellbeing of the workplace

- Saves money spent on hiring temporaries
- Promotes positive employee morale in the work place
- Utilize recovery period to maintain productivity
- Illustrates value of employee to the work place
- Promotes cross-training
- Lower medical costs
- Decrease costs for lost work days
- Promotes communication vs. litigation
- Minimizes short- and long-term disability cases
- Promotes compliance with ADA

Studies have shown that injured workers recover faster if they continue to work in some capacity instead of staying home. By effectively incorporating injured employees into the workplace you increase their likelihood of a quick and complete recovering AND you control the cost of the injury. Its a win/win.

This material is provided as general information and is not a substitute for legal or other professional advice.

