

IN THIS ISSUE:

Page

- 2 Pet containment policy
- 2 Learn more online
- 3 Benefit of prompt claim reporting
- 3 Out of office
- 4 HR Tip: Establish an incident report policy
- 4 One-Day Safety University

ONLINE UNIVERSITY
COURSE HIGHLIGHT

The Power of
Respectful Language

Learn more online
www.imwca.org

IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION

IMWCA

www.imwca.org | (800) 257-2708

The Informer

A monthly newsletter addressing workplace safety by Iowa Municipalities Workers' Compensation Association.

Early communication vital in claims reporting

IMWCA has long stressed the importance of good communication and timely reporting of claims. When an employee sustains a work-related injury, there are four primary parties involved: the injured worker, the employer, the medical provider and the workers' compensation provider. Good communication between all four benefits everyone, and experience shows that the injury and the claim are both resolved more quickly and less costly.

The need for communication begins immediately after an injury. When an injury occurs the first step is to address any urgent medical needs of the injured employee. The next step is to call Company Nurse, IMWCA's first-report-of-injury provider.

Ten years ago, in 2009, IMWCA partnered with Company Nurse for over-the-phone claims reporting that includes nurse triage. One of the primary goals of the partnership was to encourage the communication about a claim to begin sooner. Prior to the partnership, IMWCA was receiving information about claims on average three weeks after the event occurred.

That lag time led to many problems: not being able to respond to the injured worker's medical needs, not being able to authorize medical procedures, not providing timely payments of lost wages and not being able to complete a timely investigation of the event. The prompt reporting of a workplace injury solves all these issues.

In the first year after implementing the telephonic claims reporting with nurse triage process, IMWCA received

85% of the first-report-of-injury notices within three-days of the injury. So far in 2019, 92% of all first-report-of-injury notices are received within 3 days of injury, or sooner. This year IMWCA has received notification of an injury on the same day it occurred for 76% of claims, and 84% of all claims were received within 48-hours.

That decrease in reporting time enables better communication which leads to savings for members. The estimated cost per claim for injuries reported in 0-3 days is \$3,404.53. The average, estimated cost per claim increases to \$7,910.02 for injuries reported more than three days



after they occurred.

An additional benefit of IMWCA's partnership with Company Nurse is the triage services from a registered nurse. When an injured employee calls Company Nurse to report an injury, the employee also has the opportunity to speak with a registered nurse who gathers information about the employee and their injury to help determine the level of treatment needed. The nurses at Company Nurse do not diagnose

continued on next page

continued from previous page

injuries, but their assessment will guide the employee to the appropriate level of care based on the information gathered during the phone call. This process relieves the employer of the responsibility for determining whether treatment is needed and provides injured workers with immediate input from medical professionals.

The Company Nurse Injury Hotline is available 24 hours per day, seven days a week, including all holidays. Display the Company Nurse phone number prominently in your offices and shops, and be sure to include the Search Code for your municipality. IMWCA has posters and wallet cards available to help ensure employees have the information they need to promptly report a workplace injury. Templates and more information is available in the Claims section of www.imwca.org.

In addition, Company Nurse recently added another tool to enhance communication. After the injured worker calls Company Nurse and completes the injury report, Company Nurse offers to send the employee a text message. The text message contains their incident ID number (not the same as the IMWCA claim number) and the medical provider information, if they were referred. Here is a sample of the text message:

INJURY REPORT: I422105, 9-06-19

Urgent Care, 3333 W Main St,
Des Moines, IA 50309, (515) 555-5555

This is just another example of how IMWCA is committed to not just helping everyone return home safe, but is also committed to helping injured employees get the care they need. Thank you for your efforts in promptly reporting workplace injuries. The immediate communication benefits everyone involved in the claims process.

IN CASE OF WORKPLACE INJURY:

ACCION a seguir en caso de un accidente en el trabajo



- 1** Injured worker notifies supervisor.
Empleado lesionado notifica a su supervisor.
- 2** Supervisor / Injured worker immediately calls injury hotline.
Supervisor / Empleado lesionado llama inmediatamente a la línea de enfermeros/as.

IN CASE OF LIFE- OR LIMB-THREATENING INJURY DIAL 9-1-1
EN CASO DE UNA HERIDA QUE AMENAZA LA VIDA O UN MIEMBRO DEL CUERPO LLAMAR 9-1-1

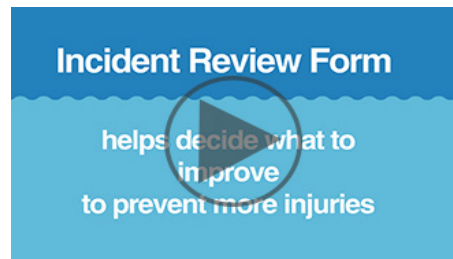


Pet containment policy

Many municipal employees are required to enter the home of a member of the public as part of their job duties. This puts workers in the homes of residents and their pets. Fido and Fluffy may be well-behaved and welcoming to family members, but the public employee is most likely a stranger. Some animals can be protective of their territory, including their humans. A pet may attack when it sees a municipal worker responding to a medical emergency thinking the worker is a threat to their human. The same situation could easily apply for law enforcement.

In addition to training employees who enter the homes of private residents in the course of their work, IMWCA recommends all members implement a pet containment policy. The policy should include instructions requiring all pets be in a separate room or in a kennel/carrier while the public employee is in the home or on the property. These instructions can be communicated to the public when the municipal worker arrives in the case of public health or via dispatch in the case of any of the emergency services.

Learn more on our YouTube channel



Learn how an incident review can help prevent future injuries.



Find out what happens after a workplace injury, from injury to when a claim is assigned to an



Learn more about HIPPA, privacy and Workers' Compensation

Benefits of prompt claim reporting

Timely reporting of an injury makes it possible to begin managing the injury and its costs earlier. It also allows IMWCA and the employer to quickly guide the injured worker to the appropriate designated physician/clinic.

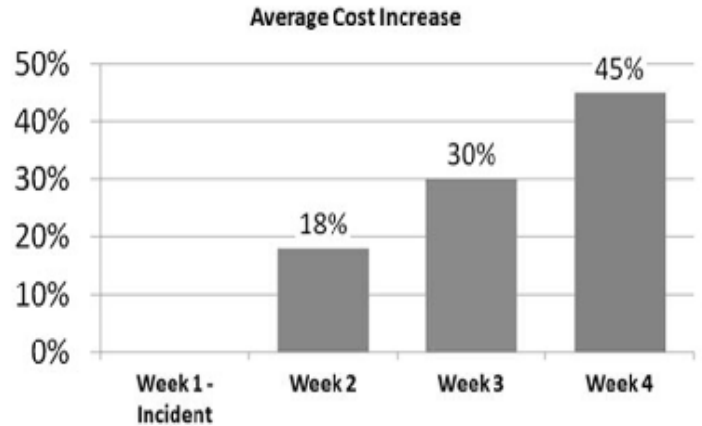
Providing an injured worker with appropriate medical care in a timely manner decreases frustrations for the injured worker and reduces the chances of litigation.

The more time that passes between when the injury occurred and when the injury is reported, the greater the chances of litigation. Claims reported one month after an injury are much more likely to be litigated than claims reported within 24 hours of the injury.

Early reporting provides the opportunity to ensure evidence is preserved in subrogation situations. IMWCA is also able to talk with and take statements of key witnesses early, while the event is still fresh in their memory. When a claim is turned in late, it forces reactive instead of proactive claims handling.

The Company Nurse call center is staffed 24/7/365, making it easy to report an injury when it happens. Many city and county employees work weekends and holidays, so it is beneficial to call Company Nurse immediately to speak with a registered nurse. The nurse is able to give care advice and refer an injured employee to the member's designated physician/clinic if appropriate.

According to the National Council on Compensation Insurance (NCCI) injuries reported two weeks after the incident resulted in 18% greater cost, 3-4 weeks after resulted in 30% greater cost, and after four weeks costs increased 45%.



Source: NCCI Summer 2000 Issues Report

Remember reporting claims as quickly as possible can help lower costs, reduce fees, and ensure that injured workers receive appropriate and timely medical care.

Out of office

As a program administered by the Iowa League of Cities, most IMWCA-designated staff are called to help the League during their Annual Conference & Exhibit on the 25-27 of this month. Limited claims staff will be available during this time, and Company Nurse is always available to provide triage and first report of injury services. All other IMWCA-designated staff will have limited access to phones and email, but please leave us a message. We'll get back to you as soon as we can.

If you plan to attend the League's Annual Conference & Exhibit in Dubuque, stop by our booth (numbers 81 and 82) in the Exhibit Hall, join us for the Run/Walk on Thursday morning or attend our workshop, "Safety Dance". The workshop will feature three cities that saved significant dollars on their workers' compensation premiums, improved employee performance and reduced the likelihood of Occupational Safety and Health Administration (OSHA) fines by implementing safety programs.

In addition, we are also exhibiting at the Iowa Municipal Finance Officers conference in Des Moines on Oct. 16. Stop by our exhibit booth to say, "hello."



Establish an incident reporting policy

The articles throughout this issue have discussed the importance of prompt claims reporting. Although no one expects to be injured at work, it happens every day. As an employer it is important to do all you can to prevent these injuries. It is equally important to be prepared to handle a workplace injury when it happens. Employee handbooks should contain a policy that requires the reporting of injuries.

As with all policies, employees should be educated on the policy and the steps necessary to follow through. This preparation will help ensure employees are taken care of when an injury occurs. A policy requiring the timely reporting of all incidents will help ensure the employee is directed to proper care and can prevent the injury/illness from worsening. Such a policy will also protect an employee who is reluctant to report an injury because it might increase their employer's worker's compensation costs or an employee who fears illegal retaliation after filing a worker's compensation claim.

A policy requiring the prompt reporting of a workplace injury also helps initiate an incident review to prevent others from suffering similar incidents. It ensures that the member has adequate time to

complete the proper recordkeeping needed for certain Occupational Safety and Health Administration (OSHA) requirements. IMWCA strongly encourages all members to establish an Incident Reporting Policy. The purpose of this policy is to direct that all claims are reported to IMWCA through Company Nurse as soon as possible, and no more than 24 hours, after the incident. A sample policy can be found in the General Safety Manual (page 5), available in the Loss Control section of www.imwca.org.

Company Nurse allows injured employees or their supervisors to immediately report work-related injuries/illness, even on holidays or weekends, making a 24 hour incident reporting policy possible.



Register for One-Day Safety University

Registration is open for IMWCA's Annual One-Day Safety University held on October 22, 2019 at the Stoney Creek Inn in Johnston. This year's program will include multiple tracks for safety coordinators, managers, elected officials and agents. The day will begin with registration at 8:30 a.m. and the program will conclude at 4 p.m. Lunch will be provided, and the training is free to IMWCA members. Register online now at www.imwca.org.



IMWCA Informer is a monthly newsletter published by the Iowa Municipalities Workers' Compensation Association (IMWCA) in cooperation with the Iowa League of Cities. View past issues online at www.imwca.org.

Comments or suggestions: Contact IMWCA at (515) 244-7282 or imwcainfo@iowaleague.org.

BOARD OF TRUSTEES Board President

James Dowling
Sac County Auditor

Jamie Anderson
Fort Dodge HR Director

Cindy Gosse
Buchanan County Auditor

Adam Grier
Williamsburg Council Member

Kelly Hayworth
Coralville City Administrator

Wanda Hemesath
Decorah City Clerk/Treasurer


Eric Van Lancker
Clinton County Auditor

Ty Wheeler
Osceola City Administrator

Dan Widmer
Washington County Auditor

IOWA MUNICIPALITIES WORKERS' COMPENSATION ASSOCIATION
IMWCA

 www.imwca.org

 (800) 257-2708
(515) 244-7282

 imwcainfo@iowaleague.org



Endorsed & administered by