

*Prompt reporting, quality medical attention and excellent communication are essential to successful cost management for workers' compensation claims. EMC's Select Provider Program helps organizations manage the process by providing educational tools and forms to improve claim handling procedures, selecting qualified and reputable medical providers, and defining return to work policies and procedures.*

By targeting the efficiency of the claims handling process, this successful program helps avoid major communication mistakes that can damage employer-employee relationships. Using the step-by-step techniques outlined in the program, employers will assist employees in finding prompt medical care, which improves employee satisfaction and positively impacts the bottom line.

### Controlling Costs

A key to controlling workers' compensation costs is knowing what to do when an injury is first reported. EMC's Select Provider Program assists an organization in managing the first 24-48 hours of a workers' compensation claim by:

- Providing employee reporting procedures for a work-related injury or illness
- Collecting accurate information about the injury or illness
- Assisting employees in finding prompt, appropriate and organized medical care
- Reporting the injury to EMC claims adjusters in a timely and well-documented manner

### Medical Facilities

Designating qualified, convenient medical facilities makes it easier for injured employees to access quality care. EMC has identified medical providers throughout the country who offer quality medical care while maintaining excellent lines of communication among all parties. Select Provider Program forms and materials are customized for each organization to assist in the initial referral and reporting process.



### Communication

Knowing what to do when a workplace injury or illness occurs is reassuring for both the employees and employers. In the Select Provider Program, employees are educated on the specific procedures to follow when completing an injury report. The program procedures are designed for the organization's management staff to assist the employee through the process of initial referral to medical care and return to work.

### Return to Work Policies

Every organization should have a documented return to work policy. This policy should outline the organization's commitment to providing a safe and healthy workplace and its pledge to provide injured employees access to prompt, quality medical care. The policy should also establish the organization's guidelines to return injured employees to productive employment as soon as medically possible.

A return to work policy should include the organization's plan to make all reasonable efforts to provide modified or transitional work until the injured employee is able to return to normal duties. The policy should also note that all transition work is temporary and intended to facilitate a return to regular work duties when medically feasible.

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### Supervisor's Responsibilities

When an employee is injured on the job, the supervisor has some very important responsibilities, including facilitating the employee's medical treatment process, implementing the return to work program and investigating the accident. Injury reports are critical—make sure all employees report any injury or incident immediately to their supervisor. Upon that notification, the supervisor should complete the following:

- Obtain immediate medical attention for the injured worker
- Call the medical facility or physician prior to the employee's arrival and alert the medical staff of the injury/illness and approximate arrival time
- Follow the organization's requirements for reporting job-related illnesses and injuries
- Complete an incident/accident investigation report

If the employee cannot return to regular duty, but has been medically cleared to return to work with restrictions in a transitional capacity (sometimes referred to as "light duty"), the supervisor, injured employee and workers' compensation administrator should review the information provided by the treating physician and jointly determine if appropriate work or job accommodations are available.

The supervisor and workers' compensation administrator should monitor the injured employee's progress to ensure that all restrictions are carefully followed and that any job accommodations are appropriate and effective. Employees should be instructed to immediately report any difficulties with performing assigned tasks to their supervisor. Supervisors must always keep in mind that, although the employee may only be performing a portion of their pre-injury duties, it is of far greater benefit to the organization for the employee to be back on the job in some capacity than to be away from the workplace.

### For Additional Information

#### EMC Insurance Companies:

[www.emcins.com/losscontrol](http://www.emcins.com/losscontrol)

- Safety by Topic – Injury Management, Select Provider
- Safety by Topic – Select Provider Program- Select Provider Program Guide
- Safety Program Templates – Select Provider Program