



claims management tips **for employers**

What can Ohio employers do to manage workers' compensation claims and reduce costs? There are several steps employers can take to help control costs while assisting injured employees.

Become involved

Too often employers simply refer their injured employees to the Ohio Bureau of Workers' Compensation (BWC) or their managed care organization (MCO) to handle claims without monitoring and participating in the process. Many employers do not realize how much they can contribute through ongoing communication with all interested parties.

Report claims promptly

Employer involvement to ensure prompt reporting is an absolute must for any successful workers' compensation program. It is also important for employers to establish internal reporting policies and educate their staff on the importance of prompt, thorough injury reporting. CHS provides clients with materials such as posters, ID cards and injury reporting kits. We also help them develop these procedures, and assist with supervisor and employee training.

Offer transitional work

Employers with strong workers' compensation programs almost always recognize transitional work as one of the most important elements of their program. An employer that does not have a formal written plan can consider making modifications to an employee's job duties that would allow them to return to work sooner. Transitional work can eliminate the need for BWC to pay disability, which can have a significant impact on premium rates.

Maintain contact

Stay in touch with injured employees while they are off work. Make sure they understand who their primary contact is if they have questions about their claim. Employees who do not hear from their employer often assume the employer does not care about them and may even wonder whether they will have a job in the future. This contact will help maintain their confidence, positive attitude and eagerness to return to work. A brief call once a week is all it takes. CHS contacts our clients' injured employees as well, but nothing replaces calls directly from their employer.

Know the doctors

Employers should establish a working relationship with the physicians and medical services in their area. These providers should become familiar with the employer's operation; provide prompt, quality care and timely reports; and be available to discuss cases when needed. CHS has an active Provider Services team that assists clients with this process.

Ask questions

Employers can support the process by asking questions. The CHS team assists clients with questions and helps them establish a better workers' compensation program.

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