

Important Steps to Take When a Workplace Injury Occurs

Workplace safety is a high priority and concern for employers and employees alike. A workplace injury can affect a worker's life, health and ability to earn an income. Workers' compensation claims also have a direct impact on an employer's bottom line. Claims can result in higher workers' compensation premiums, affect worker moral and create labor shortages that affect completing projects on time. Despite our best efforts, accidents happen, and when they do it is very important to manage the claim effectively from the moment it occurs. All employees should be trained and familiar with injury protocols and procedures so when an incident occurs they know what is expected of them. This is especially important for businesses with employees who perform their duties off site without supervisors present. It should be company policy to immediately report all injuries to their supervisor or manager and all supervisors should be trained on the steps they need to take once the incident is reported to them. Most injuries are minor but, regardless, all incidents should be reported and an Incident Investigation Report completed and kept on file even if the employee refuses or does not require medical attention.

1. Obtain immediate medical attention if needed and report incident to supervisor/employer

- Employer should have a Managed Care Organization (MCO) card or injury packet available to send with the injured worker to the medical provider.
- Injured worker should be accompanied by his/her supervisor to the medical provider.

2. Secure the accident site and preserve evidence

- This is especially important when there is a serious injury and equipment is involved.

3. Investigate and gather facts as soon as possible

- The supervisor should complete an Incident Investigation Report which includes associate, supervisor and witness incident statements.
- The report should include who was involved, date and time of the incident, what duties were being performed, what equipment was being used, what were the work conditions, was personal protective equipment (PPE) being used and witness list and statements.
- Supervisor should conduct one on one witness interviews.
- Witness statements should include what they saw, heard, where they were at the time and should be notarized if possible.
- Take photographs or make drawings of accident scene if necessary.
- Determine if the incident was work related.

- Injured worker should complete First Report of Injury (FROI), if possible, in his/her own handwriting.

4. Notify your Managed Care Organization (MCO) / Third Party Administrator (TPA) and OSHA (if reportable)

- Report all claims to your MCO Case Specialist as soon as possible.
- Contact your TPA claims examiner if you suspect fraud or a serious or potential lost time claim to discuss claim management strategies.
- Contact OSHA if it is a reportable claim.
- Stay in frequent contact with your MCO Case Specialist and TPA claim examiners / the employer's input is important.

5. Evaluate findings and identify the root causes of the incident

- Was PPE not used or improperly used?
- Faulty equipment?
- Distractions?
- Failure to follow safety protocols/ unsafe work practices?
- Lack of experience or inadequate training?
- Fatigue or rushing to get the job done?
- Unsafe work conditions?

6. Report findings / implement corrective actions /evaluate effectiveness

- Are new policies and procedures necessary?
- Do you need to amend existing policies and procedures?
- Is new equipment needed?
- Is better safety training needed?