



We All Know That Accidents In the Workplace Happen

Although proper training and precautionary measures can help to reduce the number of such injuries, they can't be fully avoided. And when they do occur, they're a pain. A pain for the worker who's suffering from an injury and may not know what to do next. A pain for organizations facing piles of bills from their employees' emergency room visits. And to top that off, employers must deal with the inevitable paperwork, management of medical providers, claims investigations, and more. Employers are left spending a lot of time and money. Through utilizing nurse triage for workplace injuries, this pain can be minimized.

SDRMA has partnered with Company Nurse to provide Worker's Compensation Program members with Nurse Triage services at no cost to the member. In addition, those Members utilizing the Company Nurse Triage Program are eligible to earn Credit Incentive Points (CIP's) to earn an additional discount to their Annual Member Contribution.

Placing a nurse at the front-end of the workers' comp claims process has several benefits:

1. EMPLOYEES KNOW WHAT TO DO FIRST

When an employee is injured in the workplace, there can be a lot of confusion. From a stubbed toe to a serious wound, employees might not have any idea what to do next. Do they tell their supervisor first? Do they treat the wound themselves? Do they need to go to the emergency room? Where do they start? Many times, supervisors who are notified of these incidents error on the safe side and send injured employees to the emergency room no matter how big or small the injury.

Even though this may seem like the right thing to do for employees, it can mean for them hours and hours of waiting to be seen by a medical professional for injuries that only need a few minutes to be treated. When a company implements a nurse triage service for their employees, that confusion is relieved.

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Employees and their supervisors know exactly whom to contact when an accident takes place and the employer is notified immediately of their injury.

This process also helps employees to get immediate care. Nurse triage contact centers allow for 24/7/365 access. Right away, employees are put in touch with a compassionate nurse. In many cases, with the nurse's guidance, the employee can resolve the pain with 100 percent self-care. If the further medical attention is needed, the nurse guides the employee to the appropriate facility - one that has the proper equipment and medical practitioners to help with their specific injury.

The employee's information is sent to the proper facilities so that they are seen as quickly as possible and the incident can be resolved smoothly.

2. EMPLOYEES FEEL CARED FOR

This is a plus for both the employee and the employer. When employees are given a clear process on how to handle their injuries, they know their employer cares about them and wants them to receive proper treatment. Triage nurses are experienced, patient, quick-thinking, and most important of all-compassionate. Having a compassionate nurse as their first point-of-contact, means that employees are comforted and receive immediate medical attention. Being referred to pre-approved medical facilities also gives employees the confidence that they are going to get care covered by their employer. And helping to avoid a trip to the emergency room lets them know their employer cares about their time. Employers understand that happy employees mean less turnover and a positive culture. With nurse triage, this can also mean fewer claims, less litigation, and reduced costs.

3. EXPERT ADVICE

Having a trained RN available at a moment's notice means that the injured worker does not need to rely on the advice or decision of their supervisor. A medical expert is there to instill confidence, so the employee can stay calm during the confusion or anxiety their injury may bring. Employers can also rest assured that their employees are getting the right advice from the right people. No longer do they have to worry about supervisors making dramatic decisions (sending all injured employees to the emergency room) or making no decisions at all (ignoring their workers' injuries). Although triage nurses are trained experts, they also have sophisticated clinical algorithms for more reliable and systematic triage of workplace injuries. These decision trees allow for nurses to more-deeply assess and understand each worker's unique situation. Injured workers receive the best advice for taking care of themselves and are each guided to the appropriate level of treatment.

4. EMPLOYERS SAVE TIME

With a nurse at the front-end of the claims process, employers save time. Because employees are encouraged and incentivized to report their injuries immediately, there is no gap in communication. Their incident is reported, all the necessary information is recorded, and each stakeholder (including the worksite supervisor, claims adjuster, HR liaison, and RTW coordinator) is immediately notified. This instantaneous reporting is also important because it allows for organizations to have the most influence over medical care and RTW outcomes. When employees wait to report an injury,

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MANAGING RISK CONTINUED

they might have already visited an ER and taken what they thought was necessary time off of work. Not only does this allow for employers to save time from the reduction of late-reported injuries, but it helps them to escape the mountains of tedious paperwork that workplace injuries inevitably bring. The nurses take care of the reporting in real time, immediately delivering the information to all the stakeholders.

5. EMPLOYERS SAVE MONEY

Nurse triage actually helps organizations to reduce their costs. Employers may fear that communicating workers' compensation information would lead to an increase in their employees filing claims. Instead, sharing this information reduces medical, disability, and litigation costs. Supervisors tend to send injured workers to the emergency room. However, this level of care is usually not necessary. Many times, the nurse can guide the injured worker through self-care and recommend over-the-counter medications. The employee may not even need to seek any further medical help, leading to a 10 to 30 percent claims reduction. If the circumstances do call for more medical care, the nurse will direct the injured worker to a pre-designated facility. This ensures employees are getting treatment at medical centers that the organization approves, avoiding being overcharged. If incidents are reported at the time of injury, medical costs can be dramatically reduced. Implementing nurse triage to take place directly after an incident can many times prevent injuries from becoming workers' comp claims. A slight cut can quickly become a dangerous infection. Having a nurse assess the incident right away ensures that these minor injuries don't become anything more. Statistics show that reporting an incident on the day it occurs reduces medical spending by 18 percent compared to waiting two weeks to report it, 29 percent compared to waiting three weeks, and 45 percent compared to waiting five weeks. The



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faster claims are addressed and handled, the less they cost.

6. NURSE TRIAGE REDUCES LITIGATION

Nurse triage can lead to a decrease in claims by up to 20 percent and reduce claims costs by 30 percent. Because employees receive nurse triage through a contact center, these interactions are recorded. Not only does this ensure that the quality of these triage services is managed, but it also allows for documentation of the incident. If the incident results in a claim, this documentation is available to help avoid fraud and reduce litigation. As

previously discussed, nurse triage ensures employees that their organization cares for them and will help them get the medical care that they need. And when employees feel cared for by their organization, the rate of litigation and false claims declines. Accidents happen. With nurse triage, handling workplace injuries isn't so painful anymore.

7. ACCESSIBILITY

The Company Nurse Triage Injury Report Line (1-877-518-6711) is available 24/7/365 to employees and employers. The injured employee can call Company Nurse to report the injury and a Triage Nurse will review the nature and extent of the injury to determine if medical care is required. If the employee requests medical care, the employee is referred to the Primary Medical Provider selected from the Medical Provider Network (MPN). An electronic report is generated and sent to the employer representative, the Medical Provider, Claims Administrator (York) and SDRMA. These reports are issued an Incident Number and can be updated by the employee or employer as more information is received.

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For additional information on the Company Nurse program or for other Safety/Loss Prevention services by SDRMA, please contact SDRMA Chief Risk Officer Dennis Timoney at 800.537.7790 or email Dennis at dtimoney@sdрма.org.