

# The Benefits of Prompt Injury Reporting

**I**t is unfortunate that even with safety measures in place, injuries occasionally occur at work. Staff and management need to know what to do if someone sustains an injury while performing their job duties. Prompt reporting of an injury is essential and affords numerous benefits for the injured worker as well as the practice owner.

### Timely Medical Attention

Immediate reporting of a workplace injury to management and the insurance company means the best possible care for the injured worker can be provided quickly. Timely medical treatment by specialty providers familiar with treating work-related injuries increases the likelihood of proper diagnosis and effective treatment plans. Usually minor injuries, when treated right away, tend to stay minor and heal faster. Early treatment provides greater opportunity for the employee to return to work sooner.

Prompt reporting to the insurance carrier permits the claim representative to immediately communicate with the injured staff member, management, and physician in an attempt to facilitate return to work. Doing so reduces the number of days of lost time paid.

### Expedited Hazard Identification and Remediation

Immediate reporting of an accident or even a “near miss” will quickly enable the practice to examine hazards and risky employee behaviors with the goal of preventing similar future incidents. The practice’s safety coordinator should immediately conduct a thorough investigation of the accident to expose the cause. The accident

investigation is a fact-finding, not fault-finding process which will determine how to prevent a similar incident in the future. Talking to the injured employee and other staff members who may have witnessed the incident right away will help obtain the best picture of what actually happened before memories fade.

### The Investigative Time Frame

The laws that apply to reporting a work-related injury have specific time frames that the employer and insurance company must meet. The clock begins ticking when the employer obtains knowledge of a work injury or illness that requires medical treatment beyond first aid or results in lost time.

Under California law, the insurance carrier has 90 days from the employer’s date of knowledge of an injury to investigate the claim to determine if what is alleged actually occurred.

In some cases, a reason for not reporting an injury could be the fear of consequences. Injury reporting must be non-punitive. Team members must not deem that reporting a workplace injury will result in embarrassment, retaliation, or loss of employment. Management must demonstrate their commitment to a non-punitive system and should ensure that all employees know and understand reporting requirements if they are injured or involved in an emergency. ■

Information provided by Preferred Employers Insurance, a Berkley Company.

