

Reducing Workers' Compensation Costs:

Tips for Employers

1. Make safety a part of the workplace. As an employer, you are responsible for providing a safe and healthy work environment for your workers. You can control what happens before a work injury occurs. Identifying hazards that have the potential to cause injury may avoid a workers' compensation claim altogether. You can lower the chance of a work injury occurring if you make safety a part of your work culture, and many tools are available for you to help bring this about. Conduct regular walk-throughs to look at workplace conditions. Visit with workers for their ideas on how to make the job safer. Look out for potential hazards at your workplace. Some examples of hazards are:
 - Toxic substances - solvents, metals, dusts.
 - Physical - walkways, temperature, noise, tools, motor vehicle accidents.
 - Ergonomic - poor job design increases the risk of musculoskeletal diseases.
 - Biological - bloodborne pathogens.
2. Communicate safety to your workers. Make sure new workers are thoroughly oriented to the workplace and shown how to do their jobs safely. This includes seasonal or temporary workers or those leased from an employment agency. Be sure to train your managers and supervisors on recognizing and controlling hazards and monitoring safety procedures and work habits. Review safety procedures with all workers at least annually.
3. Contact us about safety - participate in one of our safety discount programs and earn a premium discount. Our Loss Control Services employees are available to assist you with safety education and training. We have loss prevention specialists located across North Dakota who can provide free assistance to help you provide the safest workplace possible for your workers. They can also inform you about our safety discount programs that help employers provide a safe workplace and earn a premium discount.
4. Develop a policy for injury reporting and make sure injuries are reported. We recommend that all employers develop a policy for injury reporting and review it with all workers on a regular basis. Inform your workers what to report, who to report it to, when to report it, how to report it, and the importance of prompt reporting. As an employer, you should not make it difficult for a worker to report an injury to you. Make sure injuries are reported within your company and then file a claim promptly with WSI. By law, you cannot deny your workers the right to file a claim with WSI.

Employers and workers should file a claim with WSI immediately after a work-related injury occurs (within 24 hours of occurrence) using one of the three following methods:

- **Online** - visit our web site at www.WorkforceSafety.com for instructions.
- **By hand** - Complete / sign / date the First Report of Injury form with the worker, if possible, and mail or fax (701-328-3820) the form to WSI.
- **Telephonically** - call 1-800-777-5033 24 hours a day / weekends / holidays. The claim form used to telephonically record the claim will be sent to the injured worker for signature – they must return the form to WSI as soon as possible.

Whichever claim filing method is used, complete the claim form with your injured worker, if possible.

Time frames for reporting an injury:

WSI encourages injured workers and employers to **immediately** (within 24 hours of occurrence) file a claim with WSI after a work-related injury occurs. Immediate notification allows for more effective management of the claim.

The law requires that **your worker** notify you within 7 days after an accident or when the general nature of the injury becomes apparent. Within 7 days of receiving notice of an injury from your worker, **you** are required to file a First Report of Injury form with WSI. If you do not, WSI may consider that to be an admission that the alleged injury may be compensable.

- WSI encourages you to go with your injured worker when they seek medical care. While you do not necessarily have the right to be present in the examining room during the injured worker’s exam, you benefit by going along because you will better understand any work restrictions recommended by the doctor – which enables you to provide a safe return to work for your worker.
 - Explain workers’ compensation procedures to the injured worker and assist in relieving any anxieties the injured worker may have relating to the injury and their position.
5. Develop a policy for monitoring your company’s workers’ compensation claims. We recommend that all employers develop a policy for monitoring workers’ compensation claims and review it with all workers on a regular basis. The policy should emphasize ongoing communication between the injured worker, employer, medical provider, and WSI through the entire claim process. The policy should also include developing a transitional work (return-to-work) plan. Having a transitional work plan in place is important in case you have an injured worker who cannot return to their regular (preinjury) job. This plan allows injured workers who are temporarily or partially disabled to remain in the workplace in a transitional (modified or alternate) work capacity until they have recovered sufficiently to return to their regular job. Transitional work is work that allows the injured worker to remain safely on the job, but in a modified or alternate position to allow the injured worker to “transition” into the work environment after sustaining a work-related injury. The transitional work plan encourages a safe and early return to work taking into account the injured worker’s work abilities and their injury. When developing a transitional work plan, a detailed review of each job description should be done to determine the essential and nonessential job functions and the physical requirements associated with performing each function. It is beneficial to provide the doctor with a job description outlining the injured worker’s job duties to assist the doctor in making decisions on return-to-work issues. Your active involvement in the medical care given to your injured worker is strongly encouraged as this promotes a safe and early return to work for your worker. By having a transitional work plan in place before an injury occurs, you will be better prepared in the event that you need to place an injured worker in tasks consistent with any medical restrictions imposed by the doctor after an injury has occurred.
 6. Post notices, giving medical care instructions. Employers should post - in a conspicuous place - the “Important Notice to Employees” poster from WSI giving workers information on what to do if they are injured on the job and the types of benefits available. Also, employers have the option of selecting a designated medical provider (s) (DMP) to care for workers if they become injured on the job. If an employer chooses a DMP, they must have written documentation verifying that all workers have been notified of the DMP selection and also that workers have the option to add additional providers to the employer's selection. It is recommended that the employer display notice of the DMP in a conspicuous area in the workplace to further inform workers of the identity of the DMP.
 7. Develop guidelines for investigating workplace injuries. A person who is in a responsible position in your company should be in charge of investigating the incident that led to your worker’s injury. Use each injury case as an opportunity to take a closer look at your workplace. Conduct an investigation immediately while the information is fresh in people’s minds - then take the necessary corrective action to prevent the injury from happening again. Your written accident investigation report should include the following elements:
 - Inspection of the accident site.
 - Reasons why the incident happened.
 - The circumstances surrounding the incident.
 - Securing evidence / take photographs.
 - Interviewing all witnesses and others in the accident area and writing down their statements. Interviews should be conducted in a sensitive manner at a comfortable location.
 - An outline of the necessary corrective action that will be taken to prevent the injury from happening again.
 8. Review your company’s past injuries. You may request a loss run report from us, free of charge, that lists all claims and medical costs paid on your account. Analyzing your company's work injuries helps you identify those areas that may be in need of improvement - and that can help you avoid future losses. To request a loss run report, email ndwsi@nd.gov.
 9. Report any type of suspected fraudulent behavior. Anyone may leave a confidential and anonymous tip by calling WSI at (701) 328-3800 or 1-800-777-5033 or by visiting our web site at www.WorkforceSafety.com (Online Services section).

Other helpful tips:

- Per WSI, post your Certificate of Premium Payment at your place of business. Failure to do so may result in a \$250 fine.
- Post the “Important Notice to Employees” poster from WSI which outlines important information for your workers.
- Maintain and submit annual payroll reports when required.
- Pay your premium and medical expense assessments by the due date.
- Contact our Policyholder Services Department when changes occur to your business (i.e. general nature of operation, types of work being done, trade name, incorporation of business or change in corporate officer status, subsidiaries or new locations, mailing address, you cease having workers or are closing your business, if any of your workers will be working outside of North Dakota, and change of ownership).