

# Meet Today's Webinar Team



**Presenter: Laurelle Bednar**

Laurelle is a training consultant for Texas Mutual's safety services department. She conducts webinars, presentations and creates e-Learning content for our policyholders and internal departments. Laurelle holds a bachelor's and master's degree in anthropology from California State University Fullerton.



**Presenter: Ashley Mikytuck**

Ashley is a technical writer for Texas Mutual's safety services department. She joined the safety services support center in early 2015 as a safety representative and is now assisting the department with written safety content. Ashley holds a bachelor's degree in urban studies from the University of Texas.



**Moderator: Joshua White**

Josh is a safety services representative for Texas Mutual's safety services support center. He conducts virtual, telephonic safety surveys with our small business owners to help provide guidance in their workplace safety efforts. Josh joined the safety services support center in early 2016 and has been doing his part to keep Texas safe by offering his expertise to our policyholders.

# The Advantage of Timely Claims Filing

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# Agenda

Filing a claim

What each party is responsible for

Benefits of timely claims filing

# Agenda

Filing a claim

What each party is responsible for

Benefits of timely claims filing

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Filing a claim

What each party is responsible for

Benefits of timely claims filing

# The claims process

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# Workplace injury



One of your employees is hurt on the job...What should you do?

# Claims process

Report to OSHA

Fatalities

Amputations

Loss of an eye

Hospitalizations

3



# What is workers' comp insurance?



Medical bills

Some lost wages

Based on income

# Claims process

Employee absence

Employer notice

# Claims process

Claim can be reported by anyone

File notice of injury

Employee absence

# Claims process



Conduct an incident investigation

Thank you for choosing Texas Mutual Online to submit your injury notification. We recently streamlined these pages for you to experience a faster way to report an injury.

Please Answer The Following Questions. Then Select Continue.

Is this report for a fatality or life threatening injury?	?	<input type="radio"/> Yes	<input type="radio"/> No
Is the injured employee covered by federal legislation, such as LHWCA, FELA, or the Jones Act?	?	<input type="radio"/> Yes	<input type="radio"/> No
Does the injured employee live or usually work outside the state of Texas?		<input type="radio"/> Yes	<input type="radio"/> No

Continue

# Reporting the claim

# Claims process



WORKWELL, TX

## Employee Acknowledgment of Workers' Compensation Network

I have received information that informs me how to get health care under my employer's workers' compensation insurance.

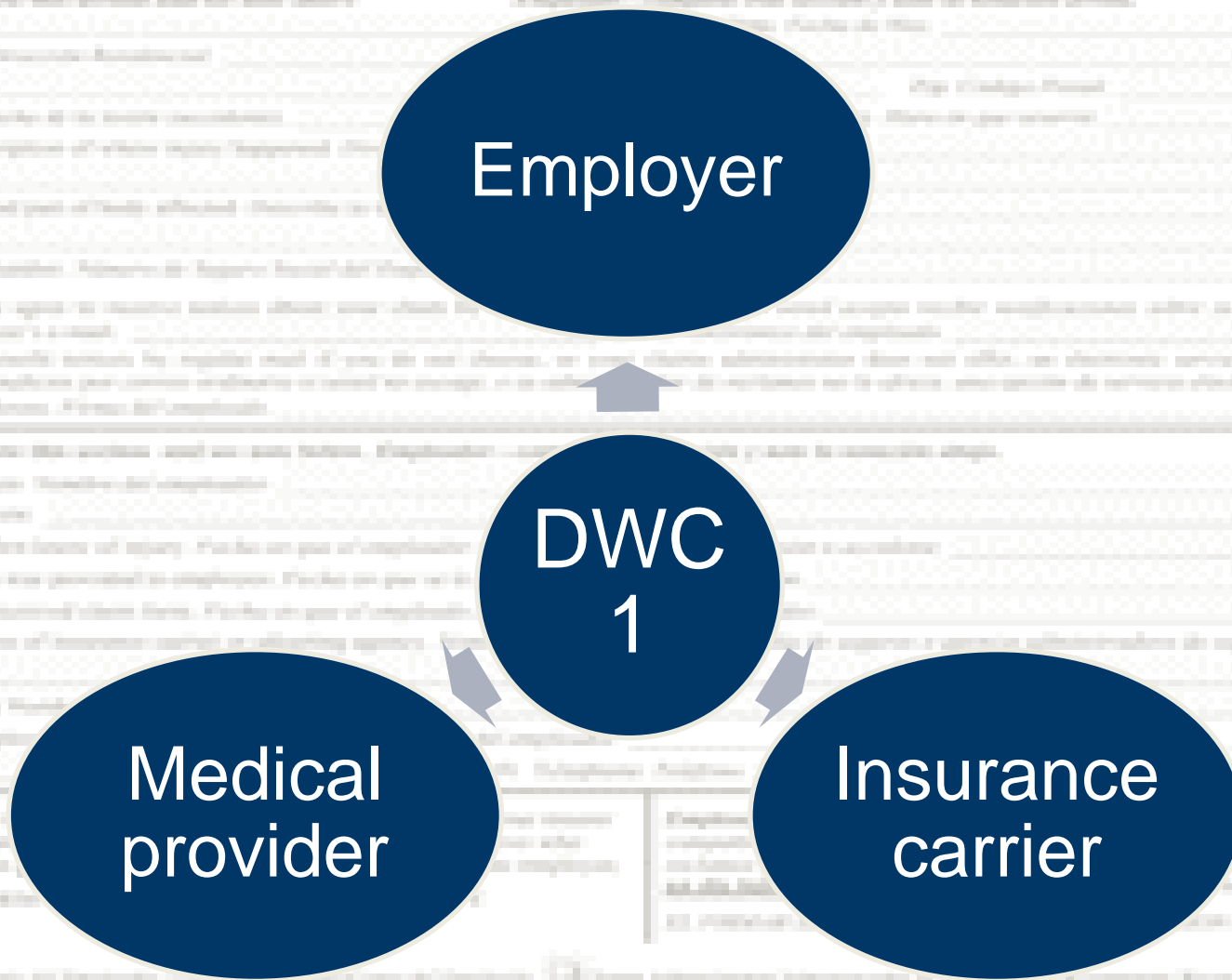
If I am hurt on the job and live in a service area described in this packet, I understand that:

- I must choose a treating doctor from the list of doctors in the network. Or, I may ask my HMO primary care physician to agree to serve as my treating doctor. If I select my HMO primary care physician as my treating doctor, I will call Texas Mutual Insurance Company at (844) 867-2338 to notify them of my choice.
- I must go to my treating doctor for all health care for my injury. If I need a specialist, my treating doctor will refer me to a specialist. If I need emergency care, I may go anywhere.
- Texas Mutual will pay the treating doctor and other network providers for the treatment for my compensable injury.
- I may have to pay the bill if I get health care from someone other than a network doctor without prior network approval.

Knowingly making a false workers' compensation claim may lead to a criminal investigation that could result in criminal penalties such as fines and imprisonment.

Acknowledgment  
form

# Claims process



Adjuster contact

Obtain facts

Obtain statements

Determine compensability

Claims investigation process



# Why timeliness matters

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# Investigation



# Controlling costs



# Employee morale/recovery





# Compensability

Compensable?



Clumsy?

# Legal



# Benefits of timely claims filing

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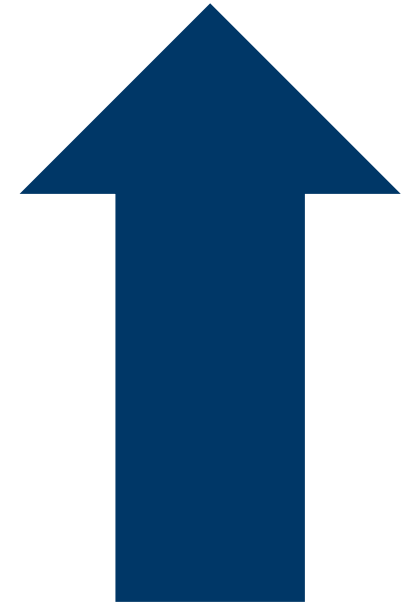
# Cost savings



15 -20%  
report within  
3 days



Increase 3 %  
each day



Increase 18%  
on average 2  
weeks later



# Deficiencies in safety



# Witness statements

## 3. DETAILS OF WITNESSES

Name: \_\_\_\_\_ Phone: (H) \_\_\_\_\_ (W) \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

## 4. DETAILS OF INJURY

Nature of injury (eg burn, cut, sprain) \_\_\_\_\_

Cause of injury (eg fall, grabbed by person) \_\_\_\_\_

Location on body (eg back, left forearm) \_\_\_\_\_

Agency (eg lounge chair, another person, hot water) \_\_\_\_\_

## 5. TREATMENT ADMINISTERED

First Aid given  Yes  No

First Aider name: \_\_\_\_\_

# Recognize fraud



Provide quality care



# Earlier return to work



# Implement injury management



# Avoid indemnity cases

indemnity  
cure against loss, damage  
bility. 2 compensate for  
damage.

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# Return to work

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# What is return to work?

A program designed to:

Return injured employees to productive work

Accommodate their physical limitations

Keep them engaged with their team

Limit claim costs

# Why does it work?

Keeps employees connected to work

Prevents malingering



# Who does it benefit?

## Employee

Retains some advantages over pre-injury wages

Remains connected to the workforce

Tangible evidence of job security

Faster recovery time

# Who does it benefit?

## Employer

Lower claim cost

Production from injured employee

Reduced opportunity for fraud

Lower chance of injury contagion

# What should employers do?

After an injury

Send documents to the doctor

Discuss RTW opportunities

Make RTW offer

# Responsibilities

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# Employer responsibility



- Accident investigation
- Complete First Report of Injury
- Arrange prompt medical treatment
- Report wages
- Report change in work status



# Employer responsibility





# Employee responsibilities



- Reporting incidents
- Using network physician
- Return to work
- Communicate

# Texas Mutual responsibilities



- Conduct investigation
- Approve or deny claim
- Provide benefits if eligible
- Provide medical benefits if eligible
- Assist with return to work

# Learn more



Claims video overview: Watch the series



What to do if an employee is injured at work

2:32



How to manage a workplace injury

3:52



What is an experience modifier?

4:09



Creating a return-to-work program that really works

4:54



How to spot workers' comp fraud

3:26

# Commonly asked questions

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# Questions

How do you  
decide how  
much to pay  
an injured  
worker?





# Questions

Will filing a claim affect my premium?



# Questions

If I am injured  
on the job, can  
I go to any  
doctor?



# Questions

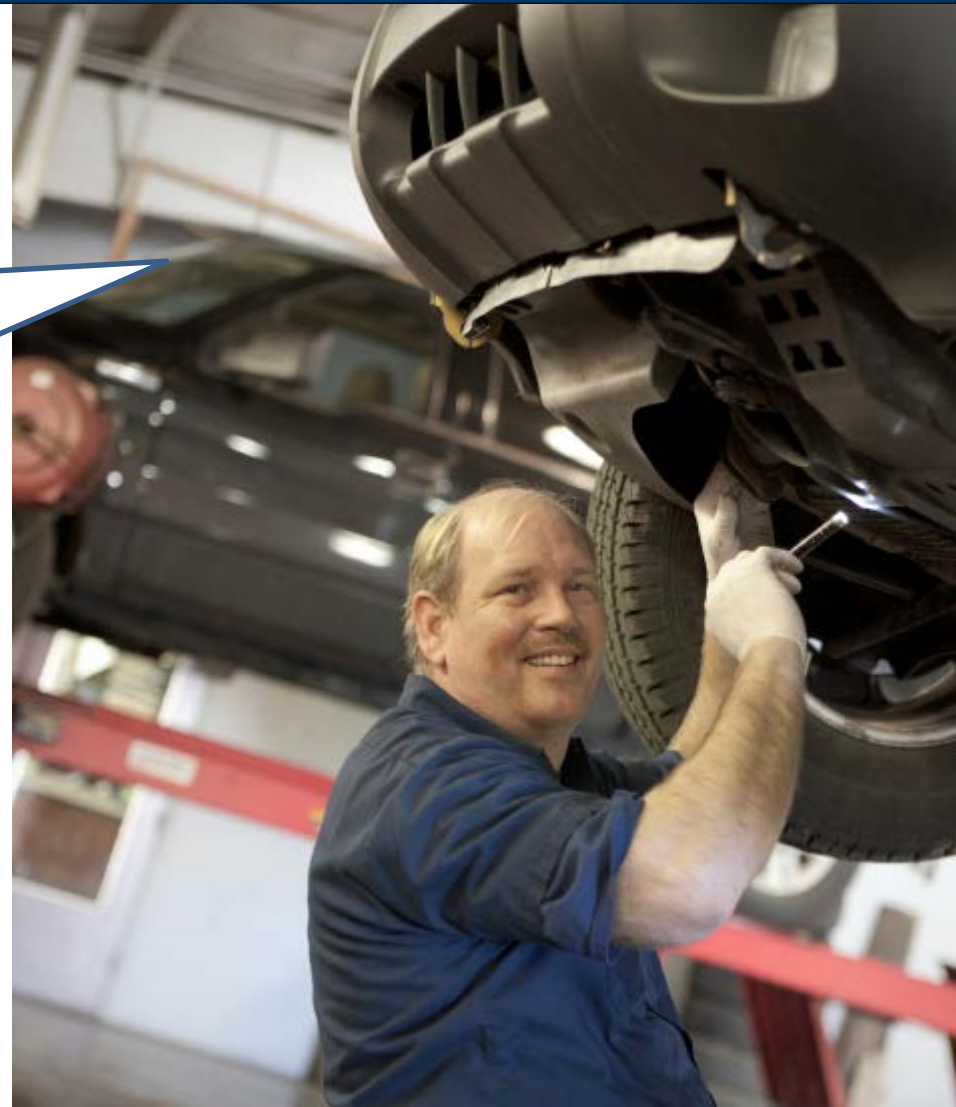


Are you going  
to pay for my  
medical  
treatment?



# Questions

Am I going to be paid for being off of work?



# Summary

How to file a  
claim

Roles

Why should  
I file a claim  
on time?

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# Thank You

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