

TIPS FOR REDUCING WORKERS COMPENSATION COSTS

Report Incidents within 24 Hours

Employers should report all incidents within 24 hours.

- Report all injuries—even minor injuries—to MEM. This helps MEM fully track your incidents and develop action plans and safety measures specific to your organization.
- Use MEM's online reporting option on www.mem-ins.com. Online reporting is quick and efficient.
- Train employees to report injuries in writing by the end of their work shift. End of shift written reporting helps in getting incident facts straight and documented before employers and employees start to forget or reinterpret events over time.
- Send injured employees to company-approved medical providers. In Missouri, the employer has the right to direct medical care. MEM can help customers find quality medical providers throughout Missouri. Communicate with the employee, physician and MEM throughout the entire process.
- Build a relationship with local providers before workplace injuries occur, and use them regularly. This helps to better focus treatment, restrictions and light duty options. If workers are in other cities, find local providers in the area that can handle cuts, strains and sprains.
- Require employees to submit to a post-incident drug and alcohol screen. If you do not currently have a substance abuse program in place, contact MEM for a sample substance abuse screening program.

Develop a Substance Abuse Program

Under Missouri workers compensation law, if the employee fails to obey any rule or policy adopted by the employer on a drug-free Workplace or on the use of alcohol or non-prescribed controlled drugs in the workplace,

and the employee sustains an injury while using alcohol or non-prescribed controlled drugs, the compensation and death benefits shall be reduced fifty percent. If the employee's use of alcohol or non-prescribed controlled drugs in violation of the employer's rule or policy is the proximate cause of the employee's injury, the benefits or compensation payable for death or disability are forfeited.

Develop a Return To Work Program

Light duty helps get workers back to work by keeping them involved. It also improves communication and shows that the company is vested in getting employees back to work. Offer transitional duty (also called light or modified duty) to employees that have been injured.

- Have a list of jobs and duties ready for when the time comes to meet the needs of an injured employee. Include things like: ordering supplies, checking and cleaning company vehicles, cleaning up and organizing the shop or warehouse.
- Communication is the key. Communicate and check in with injured employees frequently. Ask employees how they're doing, and review restrictions, doctor's orders. Communicate with MEM on a regular basis. If there are open claims, then communicate with your claims representative on a weekly basis.
- Know how each incident affects your experience modification rate—in real dollars.

Reduce Insurance Costs by Lowering Accident Rates

Is your safety program written, active and in use?

- Train employees to work safely by offering training on a regular basis. Frequent safety meetings are recommended.
- Consider holding a safety meeting on a weekly or bi-weekly basis. MEM can provide safety training materials upon request.
- Perform facility and jobsite safety inspections.
- Inspect work areas for safety rule compliance.
- Inspect machines, tools and equipment for hazards.
- Require employees to sign for safety rules.

Have Employees Sign Safety Rules

If an employee has an injury caused by the employee's failure to use safety devices provided by the employer or failure to obey a reasonable safety rule of the employer, the compensation and death benefits are reduced at least twenty-five, but not more than fifty percent.

However, it must be shown that the employee had actual knowledge of the employer's safety rule and the employer had made a reasonable effort to make sure that the employee used the safety device or obey the safety rule.

What safety rules will help combat an organization's most frequent losses? Falls, vehicle accidents, etc.

- Are you enforcing the rules, once they are written?
- Perform incident investigations. Incident investigations can yield information about hazards, which can then be corrected.
- Incident investigations uncover training needs, which can then be addressed.

For more information:



www.mem-ins.com



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