

Risk Services Notes

Ten Easy Steps to Fewer Workers' Compensation Claims

With most of our budgets cut to the bone, it is especially important that every state entity do anything they can to control costs. One way to do this is to minimize the risk of losses from workers' compensation claims. To help with that, try applying the following 10 steps to your state entity. They could go a long way to identifying injury-causing risks and developing a plan to reduce work-related injuries and workers' compensation claims.

I. Identify Risks Within Your Specific Settings

Some risks may be obvious, even to the most casual observer, but do not stop there. You need to assess risk in terms of both severity of consequences and probability of occurrence. We can all envision a worst-case. Certainly, employers can and must identify these high-risk situations and implement safety practices to protect against them. The consequences of these risks are severe, but the probability of their occurrence on any given day may not be that great. But chances are, this is not where you experience your greatest exposure in workers' compensation claims. Like the old saying "death by a thousand cuts," the risks producing less severe consequences have the greatest probability of occurrence in any given day on the job. Look deeply into your settings to find out where these problem areas are.

II. Analyze Past Claim History

As an employer, your state entity's past claim history holds important clues and is a good place to start. It can help identify injury trends or risk patterns and ways to eliminate or reduce those risks. Consider the nature of the work-related injuries reported in a given period of time. Is there a disproportionate number of slip and fall injuries? If so, why? Did the injuries tend to occur in a specific area or department? Look for common clusters or scenarios. Your past claim history can also help determine which areas generate the fewest injuries or claims. Try to find out what that department does—or does not do—that is so effective in reducing or eliminating work injuries.

III. Document and Keep Meticulous Records Of Work-Related Injuries

Be meticulous in documenting and reporting injuries as they occur. Anyone in a position to accept notification of a work-related injury from an employee should be trained to record critical information such as: who was injured; what happened; when did it happen; where did the injury occur; and how/why did the injury occur? Did anyone see the injury occur? If so, obtain names and take dated statements from those individuals. What is the nature of the injury? What part(s) of the worker's body was injured in the occurrence? This information should be recorded as soon as possible and maintained in the normal course of business. Through timely investigation of injuries as they occur, employers can often find specific factors that led to the injury and what circumstances were present to contribute to the injury. Only then can the employer identify each risk factor and develop ways to counter those risk factors.

IV. Network with Similar Agencies/Universities

The more information a state entity has, the more effective it can be in identifying risks and injury trends. Networking is an important tool in minimizing workers' compensation claims. Sharing ideas and solutions can help everyone.

V. Develop a Plan to Minimize Identified Risks of Injury That Are Specific to Your Setting.

Break down the risk information into its basic components as it relates to your state entity. Develop a spreadsheet or chart that identifies as many of the risks as possible common and uncommon—in your workplace. Identify factors that can modify, eliminate or neutralize those risk factors.

VI. Develop a Best Practices Program Tailored to Your Risk Management Needs

Customize the state's "Best Practices" for your own state entity's needs. Look at what works, then look for ways to make it work better for your state entity. After injury prevention, timely intervention is an employer's best ally in curbing workers' compensation injuries. If a risk can be minimized as soon as possible after it has been recognized, chances of injury to others can be reduced. Timely intervention after injury can also help minimize the effects of the injury on both the injured worker and the employer.

VII. Commit the Best Practices Program to Paper

State entities are strongly advised to commit their best practices program to writing to make sure that all employees have access to it. The plan can be comprehensive, identifying all risks and safety/risk management techniques for your company, or it can be specific to a particular department. Post key points of the plan, as needed, in a conspicuous place and make the plan available for inspection in a central location.

VIII. Communicate the Best Practices Program to Your Employees

Workplace safety benefits each employee. Make sure everyone in the workplace is aware of risks or scenarios specific to your business, and make sure that all employees have a role in preventing work-related accidents. In the event that a work-related accident does occur, make sure everyone knows what to expect and what is expected of them in terms of timely reporting, incident response, documentation and preservation of evidence.

IX. Apply Best Practices Program Consistently

Once you have gone through the meticulous analysis of risk and identified best practices to eliminate or modify those risks and have educated all employees, all that remains is to consistently apply the best practices program all the time, every time. Work with employees and help them to apply the plan in real-life situations until best practices become second nature.

X. Never Stop Your Pursuit of a Safe Workplace

It is essential to periodically review your state entity's claim history and safety practices. Update your best practices program as often as necessary to ensure its effectiveness. View it as a work in progress or a living document that can adapt as your business risks change. By doing so, you will instill behaviors and a mindset that is destined to protect your state entity while reducing the risk of work-related injuries to your employees.