

Workers' Compensation Today

It's necessary to provide your employees with Workers' Compensation insurance to protect them if they are injured or become ill as a result of their work. And, you want to provide your employees with the benefits they are entitled to, yet you're concerned with the costs, and how the costs impact your business.

Workers' Compensation is one of the most significant costs of doing business – costs that **can and must** be managed just as any other part of your business. Specific underlying forces drive Workers' Compensation costs – medical care, changing workplace and workers, loss reporting, litigation and deliberate fraud.

Claims Management

IBTX Risk Management Services is a front line defense for your business and its assets. The philosophy behind IBTX Risk Management Services is the aggressive and pro-active administration of claims. This is achieved by vigilantly overseeing the actions of the insurance carrier to guarantee that all appropriate action is taken on each claim.

IBTX Risk Management Services

Claim Contacts

Claims Phone
(866) 883-9995

Claims Fax
(866) 883-9996

Email
claims@ib-tx.com

Emergency After-Hours Phone
(866) 240-0807

Vice- President of Claims
Art Briseno
(210) 273-6525

Claims Manager
Lisa Rubio
(210) 697-2234

Occupational Nurse Consultant
Helen Achilles
(210) 445-4742

Claim Advocates
Kris Spaeth
Vicki Leslie
Jacky Castillo

What to do when your Employee is injured?

An Employer's Guide to reporting
a job-related illness or injury

IBTX is serious about Return-to-Work.

That's why we've put together a proactive Return-to-Work program that works for you and your employee.

A proactive Return-to-Work program works for you, the employer, by:

- Controlling the direct and indirect costs of doing business,
- Reducing production downtime,
- Reducing Workers' Compensation fraud.

By following the advice in this booklet, you can help your injured employees get back to the activities they enjoy, like their hobbies, spending time with their families, and getting back to being fully productive in their jobs.

What to do when your employee is injured?

A well planned, rational approach ensures that your employee will be treated by qualified medical providers and helps provide earlier return to work for your employee. IBTX Risk Management Services has developed common sense steps to help you manage this process more efficiently and effectively before, during and after the injury.

Before An Injury Happens

Guidelines for reporting accidents need to be explained to each employee at the time of hire. An open dialogue about the Workers' Compensation process will help you manage your costs associated with injuries.

Explaining the process and your commitment to helping your employees if work-related injuries occur can make them feel more assured and secure if they are injured.

IBTX Risk Management Services

The following is a list of questions most commonly asked by injured workers. It is most effective if the answers to these questions are provided at the time of hire.

- ***Who do I report my illness or injury to?***
- ***What does “reporting” an illness or injury mean?***
- ***Do I report any illness or injury, no matter how minor?***
- ***How soon after an illness or injury should I report it?***
- ***Do I need to report who was with me at the time of the accident?***
- ***Are there any special forms that need to be completed?***
- ***After the accident is reported, what can I expect?***
- ***What are the benefits for Workers' Compensation in my state?***
- ***How will my medical bills related to the injury get paid?***
- ***What will happen to my wages if I have to miss time from work because of my illness or injury?***
- ***Will you help me return to work as soon as I can if I get hurt on the job?***
- ***Will I need an attorney?***

When An Injury Happens

Priority 1: Get your injured worker immediate, proper and efficient medical care.

When someone gets hurt, there's a natural concern to seek care immediately. For many people, their first thought of "immediate" care means a trip to the emergency room. This may not be the best approach to medical care for all types of injuries. Emergency rooms are frequently very busy and must take the most serious cases before all others.

Depending on the seriousness of the injury, an injured employee might wait for hours before being treated, if there are other, more serious injuries in the emergency room. Here are some recommendations that may help you and your employees make a decision about where to seek the most appropriate medical care when an injury occurs:

Life Threatening

If an employee's injuries are life threatening, call an ambulance or provide transportation to the nearest emergency room.

Non-Life Threatening

If an employee's injuries are not truly life threatening, it may be best to seek treatment from a nearby clinic or physician who understands occupational or internal medicine. You or IBTX Risk Management Services can make arrangements with nearby medical providers to accommodate your emergency care needs.

By making these arrangements in advance, the provider will have time to develop a better understanding of your type of business, the nature of the activities on the job, and your commitment to providing quality medical care. Discuss your commitment by helping make accommodations, where necessary, to help your injured employee return to work as soon as is medically reasonable.

Priority 2: Report the accident

It is important to notify IBTX Risk Management Services of an accident or injury the same day you become aware of it.

- Complete the first report of injury as thoroughly as you can.
- Provide as much detail as possible.
- Report all losses regardless of whether you believe they are job related or not. You can voice your opinions or concerns regarding any claim when the claim is reported.
- Notify IBTX Risk Management Services with the information contained on the first report of injury. You can fax the information to 866-883-9996.

Early Reporting can reduce the cost of the claim.

- Timely communication between all parties helps you and your injured employee understand what to expect of the claim process.
- For IBTX Risk Management Services the primary focus is on managing the injury to help you and your employee reduce the number of days lost from work, a factor that can greatly impact your cost of doing business.

IBTX Risk Management Services

After An Injury Happens

Maintain contact with your injured employee during the recovery process.

It's important to stay in touch with your injured employee to show them you care about their well being and demonstrate that they are needed, valued and have a purpose in your business. You need to let them know that you are concerned about their welfare, that you want to answer any questions they have about their benefits or job status and that you are committed to helping them return to work as soon as medically possible or reasonable.

When you call your injured employees, remember to ask about their satisfaction with their:

- Medical treatment – is the physician answering their questions?
- Medical progress – are they starting to feel better?
- The benefit process – are their benefits being paid on time?
- Readiness to come back to work, even if on a gradual basis, including making modifications to their duties; they need to know that even the temporary job they may do adds value to the day-to-day business activities.