

WORKERS' COMPENSATION: THE PATH TO A CLAIM

First Steps:

An employee should obtain the necessary medical treatment and notify his/her supervisor immediately.

If any treatment is given or if the employee is referred for additional treatment it should be reported immediately.

The supervisor should take the report in writing if possible. Any cases that require more than one office visit or have lost time on the day of the accident and the next day, a C-2 is required.

Investigation and Communication:

ALL accidents should be investigated fully to ensure all the facts are gathered. Take a careful history from your employee regarding the injury or occupational disease he/she has reported to you. Determine whether the accident is work related. An injury must arise out of and in the course of employment. Did anyone witness the accident; was a co-worker told about the accident? If so, confirm with the co-worker. Document everything you discover.

If an investigation is not done quickly an injured worker has more time to gather information on his/her own.

Question the employee regarding past injuries to the same body part. The current problem may not be related to the injury that is being reported to you. It is important you take careful history from your employee. *Never let your employee think that you do not believe the injury occurred at work* - he/she may start getting defensive and you may not get an honest answer.

Investigate your accident from a safety standpoint:

How can you prevent this accident from happening again? Develop an effective accident investigation procedure.

NCAComp's Responsibility:

Once the C-2 is filed, the NCAComp claims examiner initiates a two point contact phone call to the employee and/or to the employer (depending on the nature of the injury). The examiner documents all information for review with employer and develops a strategy to return injured worker to work as soon as possible.

NCA will file the C-2 with the proper forms to the Workers' Compensation Board and request information from the employer that is necessary to continue working the file.

NCA will continue to monitor the file for medical treatment, possibly assign Nurse Case Management to assist the injured worker, set up investigations and attend any Workers' Compensation hearings as warranted.

***Always make the injured worker feel at ease when obtaining the information. The injured worker will be more apt to provide the correct information at the time of the injury.