A Risk Management Bulletin

Resort to Safety

October/November 2011

Preseason Checkup for Your Work Comp Program

Medical management of employee injuries
As invitations go out to your seasonal employees to apply for work, be aware of any of those employees who may still be treating for a work-related injury.

• Review work status on all injured employees still being treated.
• Be sure the hiring manager is in the loop.
• Know the implications of TTD when your ski area opens for injured seasonal worker currently with restrictions.
• Talk with your adjuster to determine if modified work should be offered.
• Make an appointment with your preferred doctor/clinic to review expectations when treating your injured employees. Ask that the doctor/clinic:
  • Advise you of work status after each visit
  • Give specific restrictions, not just “light duty”
  • Advise you of follow-up appointment
  • Be clear to the injured employee that restrictions are not just work restrictions, they are round-the-clock activity restrictions.

Even if you are in a state that does not allow an employer to direct care, you probably know which clinic most injured workers go to following an injury. Develop a relationship with that clinic and work to set up a method of getting basic work status from the clinic on your injured employees.

Review and communicate with department managers their responsibility in the injury reporting process. This should include a thorough investigation for the causal factors of injuries and action taken to prevent in the future.

Review the packet of information your injured employees receive. It should include clear instructions that the injured employee has a responsibility to:

• Stay in contact with you following each doctor visit...whether completely off work or even during the off season. If you don't have such a document, work with your broker or insurance adjuster to help design something.
• Adhere to restrictions 24 hours a day, seven days a week.
If you utilize an on-line system to report claims and you haven’t used it over the summer months, be sure your log-on information is still correct.

Risk management

• Review and update written safety program for new procedures that may have been implemented.
• Review training and training documentation requirements with department managers.
• Review causal factors of previous year injuries. Are there specific issues that can be addressed early in the season to prevent these injuries? Develop a way to engage the departments in this process.
• The highest frequency of body part injury is the knee. Consider ACL prevention training.

Part of the risk management process is to monitor what programs work well and recognize programs that are not effective. It is a fluid process that should constantly be changing and updated.

Let it snow, snow, snow!!!!!!!!!!

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