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## Public Sector & K-12 Education

# WISCONSIN SCHOOL TALK

A Safety and Health Bulletin for K-12 Schools from Gallagher National Risk Control

## K-12 Schools: Post-Injury Management

When an employee incident occurs resulting in injury, employers must react quickly to ensure proper medical care for their employee, and to minimize the cost of the claim. An effective strategy to accomplish this is to develop and implement a Post-Injury Management Program. This program clearly identifies all of the steps necessary and provides guidance to both the employee and school district to maneuver through this challenging process.

An effective Post-Injury Management Program will include five key areas. These areas include:

- Timely response to the injury
- Utilizing an established medical provider
- Implementation of a transitional duty program
- Constant and attentive case management
- Initiating an effective incident investigation

Responding in a timely manner is vital when an injury occurs. Our first concern is prompt first aid medical care for the injured employee. Depending on the severity of the injury, we need to decide if an emergency medical service is necessary, if we need to personally transport the employee to the medical provider, or if it is safe for the employee to go directly to be seen by our preferred provider. We must remember that workers' compensation is a no-fault remedy, so avoid placing blame on the employee but rather focus on investigating the accident to prevent future reoccurrence. A caring and attentive approach will help manage the claim and minimize the overall cost.

Employees may choose their medical provider in Wisconsin. You may share your insurer's Preferred Provider Network with the worker but it is their decision. It is imperative to establish a school district-preferred provider or panel of recommended medical providers in advance of any employee injury. It is helpful to have a relationship with a local clinic. You may refer workers to the clinic for initial treatment. Your insurance carrier and/or broker will help you identify effective, knowledgeable and convenient medical providers to quickly respond with appropriate care while understanding the school district's Post-Injury Management Program.

A formal modified or transitional duty program is essential to make sure the employee feels valued and important to your organization. This program is effective in improving morale, reducing direct and indirect costs, and encouraging a smooth transition back to work. The longer the employee is home recovering from their injury, the more time they begin to question self-worth and the security of their position when they return. It is also common for that employee to seek legal representation, thereby dramatically increasing the cost of the claim and damaging the employee/employer relationship.

To guarantee a speedy recovery for your employee and to make sure your employee receives the proper attention and care, the case must be managed properly. The injured employee may communicate directly with the claims adjuster and the case manager but the team behind the scenes should include the school district's HR representative, risk manager and the broker claims advocate. To prevent the claim from lingering and increasing in cost, this team can follow up with the claims adjuster or case manager to encourage effective communication and care.

In an effort to prevent future incidents from occurring that may cause a similar employee injury, a thorough incident investigation must be initiated. This incident investigation may be conducted by a designated individual or a team. Do not delay reporting the claim while doing the internal investigation. Report claims the same day when possible and always within one business day.

After gathering all required information, the root cause should be identified and corrective action should occur. Any changes made to prevent reoccurrence should be communicated to the injured employee and all other school locations within the district.

Post-Injury Management should be a standard process to benefit the injured employee and to minimize your total cost of risk. If we take care of the injured employee promptly with proper medical care, get them back to work on transitional duty, stay on top of their recovery progress, and take steps to prevent future incidents, we demonstrate to all of our employees that we care and value their contribution to K-12 education.

If you have questions or comments about this bulletin, please contact your Gallagher National Risk Control Consultant.

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