

# Work Comp Insights

SCS Agency Inc - Your Workers' Compensation Partner

## Working With Medical Providers

When a workers' compensation claim occurs within your organization, it's crucial to do everything you can to support the ill or injured employee's recovery. After all, these efforts can help the employee return to work in a healthy and timely manner, thus minimizing the resulting claim expenses.

With this in mind, one of the best ways to bolster an ill or injured employee's recovery is to establish a solid relationship with their medical provider. This practice can allow you to better understand the nature of the employee's illness or injury, as well as permit the provider to gain additional insight into the unique characteristics of your workplace. In turn, these benefits can help ensure the employee receives an effective treatment regimen—promoting a safe and speedy healing process.

Review the following guidance to learn more about why it's important to foster strong relationships with the medical providers in your workers' compensation program and best practices for doing so.

### The Importance of Working With Medical Providers

When an employee experiences an occupational illness or injury, their medical provider is responsible for selecting the right treatment

plan and determining when (and in what capacity) the employee will be able to return to work. However, if your organization lacks a relationship with the medical provider, they will likely possess a limited knowledge of your workplace and your ability to support the employee in their recovery. Consequently, the following issues could occur:

- **Job role misunderstandings**—To determine when the ill or injured employee can safely begin working again, the medical provider may ask the employee for a description of their job duties. Whether intentionally or not, the employee may offer an inaccurate depiction of their role, making their job seem more labor-intensive than it really is. Without your organization to refer to, the medical provider will likely trust the employee's description and—out of an abundance of caution—keep them from resuming their role for longer than actually necessary.
- **Work environment misconceptions**—Rather than relying on your organization for insight on workplace conditions, the medical provider could make false assumptions about various aspects of the work environment (e.g., cleanliness, on-site hazards and safety measures). These assumptions are often based on industry generalizations—such as the speculation that factory worksites are dirty or unsanitary—and could prompt the provider to delay the ill or injured employee's return to work out of fear of worsening their condition.
- **Return-to-work program concerns**—If the medical provider doesn't have any details or resources on your organization's return-to-work program, they may presume that your



program is minimal or nonexistent. In response, the provider could keep the ill or injured employee from reentering the workforce until they are fully capable of performing their original job role—even though your return-to-work program offers transitional tasks (e.g., light-duty work) that could have permitted the employee to safely begin working sooner.

That being said, building a relationship with the medical provider will enable you to share valuable information regarding the employee's job responsibilities, workplace conditions and return-to-work program offerings.

As a result, you and the medical provider will be able to work together as a team to make more informed decisions regarding the employee's treatment regimen and return-to-work capabilities—allowing them to resume their role as safely and efficiently as possible.

Further, the medical provider's increased knowledge of your workplace will permit them to give you tailored guidance on how to best protect the employee from reaggravating their ailment, keeping workers' compensation claim expenses under control.

### Best Practices for Working With Medical Providers

The first step in fostering a solid relationship with the medical providers in your workers' compensation program is to understand the provider selection process. Specifically, it's important to note that state workers' compensation laws determine how medical providers can be chosen.

In some states, organizations are permitted to select the medical provider or provide a panel of potential providers for their ill or injured employees to seek treatment from. If your organization is allowed to do so, be sure to conduct diligent research on the medical providers in your area. Based on your research,

select trusted providers with plenty of experience, a background in occupational medicine and, if possible, expertise in your particular industry.

In other states, ill or injured employees are permitted to make their own medical provider selections. Under these circumstances, your organization should consult employees on their chosen medical providers and reach out to these providers to start building relationships.

Regardless, your organization can take the following steps to secure a strong relationship with any given medical provider within your workers' compensation program:

- **Plan a visit.** Be sure to contact the provider and invite them to your workplace for a visit. During this visit, give them an in-depth tour of the work environment and showcase the specific types of activities that employees engage in. In addition, take this time to highlight your organization's return-to-work program and outline transitional tasks that can be implemented to accommodate any recovering employees' occupational restrictions. If the provider is unable or unwilling to physically come to your workplace, consider scheduling a video call or asking if you can visit their clinic to share this information.
- **Understand provider protocols.** Apart from familiarizing the provider with your workplace, make sure you understand their protocols as well. In particular, take note of the hours of operation for the provider's clinic, as well as what to do if an ill or injured employee requires medical attention outside of those hours. Also, ask the provider how they intend to follow up with you after an ill or injured employee's clinic visit—whether it's via phone call, email or fax—and how they approach situations where an employee requires specialized care for their ailment.

- **Provide ample resources.** At the initial onset of a claim, contact the provider as quickly as possible and provide them with background information regarding the employee's illness or injury. Be sure to give the provider any relevant workplace documentation—including the incident investigation report, a description of the employee's main job duties (emphasizing physical requirements) and an outline of your organization's return-to-work program. As treatment begins, send the provider a return-to-work form to fill out, focusing on the employee's expected recovery timeline and need for transitional tasks upon resuming their role. Ask the provider to be as detailed as possible when explaining the employee's occupational restrictions and task options.
- **Communicate regularly.** Lastly, maintain frequent communication with the provider to stay properly updated throughout the employee's recovery process. Ensure the provider has your contact information so they can reach out with any questions they may have as well. Further, clarify how the provider intends to communicate with the claims adjuster during the course of the associated workers' compensation claim. If necessary, make sure to bridge any communication gaps between the provider and the adjuster to keep the claim process running smoothly.

Contact us today for additional workers' compensation resources.

