

# The Life of a Claim: Your Actions Matter From Injury to Resolution

**MEMIC**





# WE ARE CURRENTLY TESTING THE SOUND

*If you are not hearing any sound, try the following:*

- 🔊 Make sure you are connected to the audio conference. When connected, a phone or headset icon should appear next to your name in the Participants panel.
- 🔊 Use the Audio and Video Connection ... or Computer Audio Settings..., under the Audio menu, to make sure you have selected the right speaker to use for audio. You may also adjust the audio volume from this screen.
- 🔊 If connected using your computer, try increasing the volume on your speakers or headset.
- 🔊 Make sure the host or presenter is actually speaking. When they are talking, you should see blue waves coming from their phone or microphone icon.



# The Life of a Claim: Your Actions Matter From Injury to Resolution

**MEMIC**

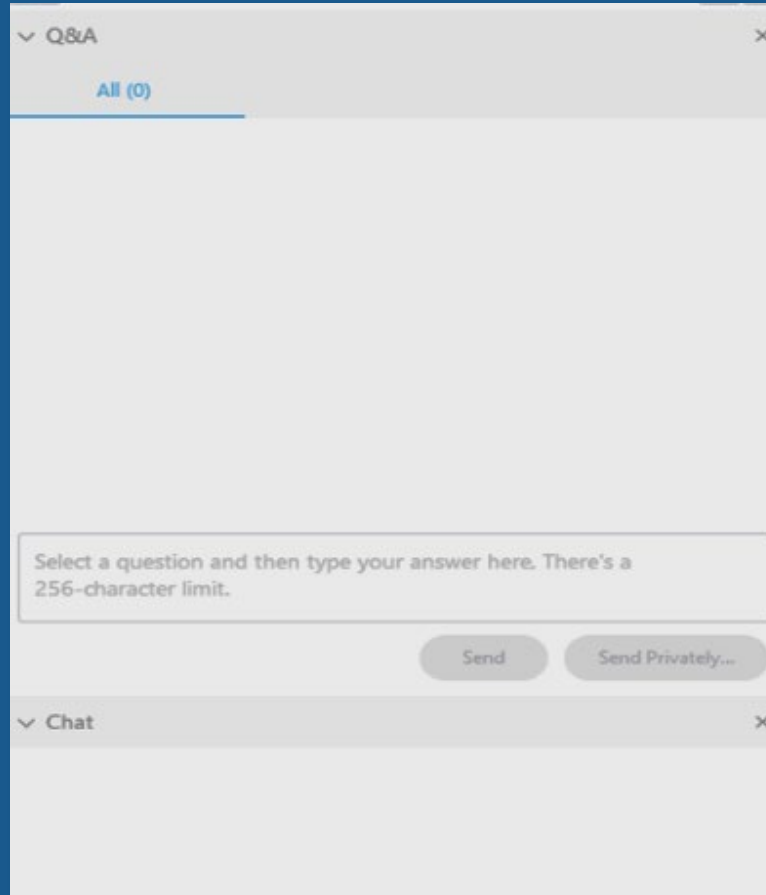


# Webinar Focus & Questions



## NOTES

- The focus of this webinar is the life of a claim and investigation. From injury to resolution.
- Attendees must be prepared to review Human Resource and Employment Practices Liability questions with their independent insurance agent and/or company's legal counsel.



## QUESTIONS

- All questions can be sent through the Q&A.
- Our panelists will respond to questions when possible, during the webinar.
- Additional resources, included slide deck will be provided at the end of the session.



# INTRODUCING

Your Host & Presenters



**Peter Koch**

*Host*

Manager,  
Digital Technology, WCP®



**Kate Barrett**

*Presenter*

Claim IV Specialist



**Melissa Piraino**

*Presenter*

Claim Specialist IV



**Catherine Gilhooly**

*Presenter*

Claim Specialist IV



**Melody Wetherbee**

*Presenter*

Claim IV Specialist



# OBJECTIVES



## Understand

Understand the key milestones in the workers' compensation claim process from injury occurrence to claim closure.



## Learn

Learn the proper procedures for timely injury reporting and effective communication with all parties involved.



## Recognize

Recognize the importance of medical management, return-to-work planning, and case coordination.



## Identify

Identify strategies for managing complex claims, including nurse case management and legal involvement.



# The Life of a Claim



**INITIAL CLAIM  
REPORT &  
INVESTIGATION**



**CLAIM  
MANAGEMENT**



**CLAIM RESOLUTION  
& MONITORING**

# The Life of a Claim



## INITIAL CLAIM REPORT & INVESTIGATION

- Pre-Loss Conditions
- Injury Occurs
- Employee Gets Treatment
- Incident Analysis



## CLAIM MANAGEMENT

- Injury Reported To MEMIC
- Claims Decision
- Medical Treatment
- Case Management
- Managing Complexities



## CLAIM RESOLUTION & MONITORING

- Closing
- Monitoring
- Follow-ups



# When Workplace Injuries Happen

## The Employer's Role



- Ensure Care
- Secure the Scene
- Document the details
- Report the claim
- Ongoing Support
- Partner with MEMIC

## Why it Matters

Policyholders are the first point of contact and provide critical details about the injury and the employee involved.



Information on treatment, witnesses, third parties, concurrent employment, and outside activities supports a thorough and accurate investigation.



Strong claim management practices positively impact business success.



# The Life of a Claim



## INITIAL CLAIM INVESTIGATION

- Pre-Loss Conditions
- Injury Occurs
- Employee Gets Treatment
- Incident Analysis



## CLAIM MANAGEMENT

- Injury Reported To MEMIC
- Claims Decision
- Medical Treatment
- Case Management
- Managing Complexities



## CLAIM RESOLUTION & MONITORING

- Closing
- Monitoring
- Follow-ups

# The injury Occurs



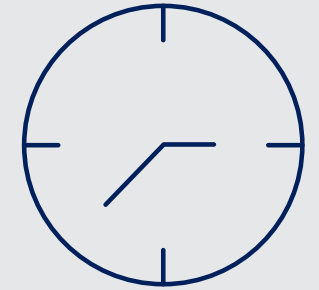
## Scenario

Jerry works in the assembly area for a medium sized manufacturing company. The company doesn't have a safety person, but they have an HR Director that does double duty.

Jerry reached for a box that was falling and he felt a pain in his shoulder and reports it to HR.



# The Injury Occurs



## Employer

Reporting practices

---

Emergency procedures

---

Preferred provider

---

## MEMIC

The clock starts

---

Timely Reporting

---

State Specific

---

Care can be Directed

---





# Injured Employee Information That Supports Claim Management

- **Employers Can Positively Support the Injured Employee**
- **Employer's Role:**
  - Communicate to the injured employee that MEMIC will be reaching out
  - Foster a supportive environment that encourages timely reporting.
  - Reassure employees their jobs are secure when reporting injuries.
  - Maintain regular communication and show genuine concern for their well-being.



# Getting Medical Treatment

## Employer

- Preferred providers vs ER
- 24/7 Nurse Triage
- Documentation from Visit
- Effect of Strong Provider Relationship



## MEMIC

- Benefits to MEMIC of Preferred Provider
- Effects of Delayed Treatment on the Claim
- Traditional medical vs alternative care



# The Life of a Claim



## INITIAL CLAIM INVESTIGATION

- Pre-Loss Conditions
- Injury Occurs
- Employee Gets Treatment
- Incident Analysis



## CLAIM MANAGEMENT

- Injury Reported To MEMIC
- Claims Decision
- Medical Treatment
- Case Management
- Managing Complexities



## CLAIM RESOLUTION & MONITORING

- Closing
- Monitoring
- Follow-ups

# Claim Decision

## Key considerations:

- Work history and reliability
- Witnesses or video evidence
- Personnel issues
- Concurrent employment

- ✓ Incident Analysis and Investigation
- ✓ Clear communication
- ✓ Provide questions or concerns



Employer



MEMIC

Acceptance or Denial of Claim ✓

Deadlines Apply ✓

Gather information ✓

Efficient decision-making ✓





# Medical Treatment and Claim Management Best Practices

**Employer**

**Doctor Visits and  
Follow-Up**

**Communication with  
Injured Employee  
MEMIC**

**Tools / JFAs**

**Medications**

**Return to Work**

**Lost Time vs. Restricted Duty**





# Medical Treatment and Claim Management

## Benefits

- Faster recovery and return to work
- Lower claim costs
- Stronger communication and trust

## Challenges

- Delayed medical information
- Limited light-duty options
- Employee anxiety during time off

## Choices that Impact the Claim

- Prompt scheduling and follow up approval
- Information Flow
- Job Function Analysis
- Return-to-work offers





# Legal Involvement

- ✓ When and Why
- ✓ Communication after Lawyer Involvement



- Legal Coordination ✓
- Assign Defense Counsel ✓
- Maintain communication ✓
- Regular Follow Up ✓



# The Life of a Claim



## INITIAL CLAIM INVESTIGATION

- Before Injury: Unsafe Acts/  
Un-safe Conditions
- Injury Occurs
- Employee Gets Treatment



## CLAIM MANAGEMENT

- Injury Reported To MEMIC
- Claims Decision
- Medical Treatment
- Case Management
- Managing Complexities



## CLAIM RESOLUTION & MONITORING

- Closing
- Monitoring
- Follow-ups



INITIAL CLAIM INVESTIGATION



CLAIM MANAGEMENT



CLAIM RESOLUTION & MONITORING

# RESOLUTION & MONITORING

## Employer

When will it be Closed?



Can It Reopen?



Why wont this Claim Close?



Why is it so Complicated?



# RESOLUTION & MONITORING MEMIC



## Requirements for Closure\*

- Final medical
- Work restrictions
- All medical bills processed
- Indemnity and medical benefits
- Permanent Impairment or settlement payments
- Return-to-work status finalized
- Required state forms

\*State Specific Statutes will Apply



# RESOLUTION & MONITORING MEMIC



## Common Reasons for Delayed Claim Closure\*

- Missing or unclear Documentation
- Impairment rating errors
- Outstanding bills
- Missing forms
- Ongoing litigation
- Light-duty work Issues
- Non-compliance with treatment

\*State Specific Statutes will Apply



# RESOLUTION & MONITORING MEMIC



## A Smooth Claims Process Requires:\*

- Timely Reporting
- Ongoing communication
- Credible medical providers
- Written MMI confirmation
- Confirm job offers
- Utilize JFAs

\*State Specific Statutes will Apply



# Questions?

## Summary

This webinar outlines the key milestones in a workers' compensation claim from injury to closure. Participants learn about timely injury reporting, medical treatment coordination, claim decisions, return-to-work planning, and managing complex cases. The session emphasizes effective communication, proper documentation, and collaboration for successful claim outcomes.

## Q&A



- Use the Chat box to type your questions or share your thoughts.
- Feel Free to ask about specific scenarios or challenges you face.
- Let us know if you'd like further clarification on any topic discussed.

