

Workers Compensation Tips for Employers

Workers Compensation is designed to ensure that employees who are injured or disabled on the job are provided with fixed monetary awards, eliminating the need for litigation.

Workers Compensation insurance protects employers from claims resulting from injuries to employees. It protects your business from lawsuits and provides employees with compensation for on-the-job injuries

- Make sure that all your employees are trained properly for the job they are doing.
- Make sure that the workplace is as ergonomically safe as possible. Don't have an employee who is 4'11" working in or on a workspace designed for someone 5'6". This is one of the main areas where problems can occur.
- Make sure all employees are wearing proper equipment for the job. This includes not only those employees doing heavy manual labor, but also those individuals who are sitting at a desk and typing all day. Cumulative trauma, especially Carpal Tunnel Syndrome, are the fastest growing area of worker's compensation injuries. When an injury does happen, don't just ignore it. Handle the same way you would handle the injury of a loved one or a family member. This automatically sets up a feeling of caring between you and the injured worker.
- Keep up the communication between you and your injured employee. Remember, whether this employee is on site or not, he or she is costing you money. The more you keep up the levels of communication, the better the chance the employee will want to return to work sooner. This not only saves you money, as in actual cash outlay, it also saves you money in indirect costs (hiring someone to temporarily take over the job, changing around shifts to accommodate workers absences, etc.).

In keeping up communication, that also means to contact the doctor who is treating the worker. This can definitely keep down costs as you are more aware of what is going on with the worker and the doctor. Not all doctors are saints. Some are just in it for the money so it is your best interest to keep up the lines of communication. Also it is important to have more than one "Company Doctor". You should have not only the Emergency center, urgent care, etc.; you should also have other types of doctors. Not everyone responds to the same person for every injury. Have a list of three or four different types of doctors, chiropractors, medical doctors, acupuncturists, etc. This gives the employee a chance to choose what kind and who he may wish to see for his injury.