

Claims Review: What Employees Need to Know

At the time of a work-related injury, most of the attention is spent getting the injured employee(s) emergency medical treatment. That is why it is necessary to review with all employees ahead of time what steps need to be taken in the event of such an injury.

First, the injured employee's Supervisor must be notified. That way the Supervisor can complete an Incident Report and any other necessary investigations. The Incident Report, along with all other pertinent information, should then be provided to the individual(s) responsible in the organization for filing claims with the State Insurance Fund.

Second, when seeking treatment the medical provider needs to be informed that the injury is work related. If the Medical Provider is not informed the injury is work related, they will attempt to bill the injured employee directly and/or the employer. If the injured employee is unable to provide all necessary information, the medical provider needs to be referred to the appropriate person in your organization able to assist with the collection of information.

Third, as an employer, be prepared to supply the medical provider the information they need in order to seek reimbursement from the State Insurance Fund. This includes:

- NYSIF case number
- Social Security number
- Workers' Compensation Board (WCB) case number (if known)
- First and last name
- Home address
- Phone number(s) (if known)
- Date of birth
- Date of accident
- Employer's name and employer's policy number (if known)

All physicians licensed to practice medicine in New York State may render emergency care for Workers' Compensation injuries. However, in non-emergency situations physicians **MUST** be authorized by the Workers Compensation Board to treat workers' compensation claimants.

Medical Providers, the NY Workers' Compensation Board and the State Insurance Fund Case Manager all rely on the information provided by the employer and employee when addressing workplace injury claims. Completing the steps above in a timely, accurate and thorough manner will help ensure the satisfactory handling of a claim.

If you have any questions regarding Claims Handling or this article, please contact our office at: (518) 478-6314, ext. 103 or claims@fleuryrisk.com.

