

## Post Injury Management

### *Risk Control*

#### Post Injury Management

For most employees, being injured on the job is a first time event, and the road back to work is not well defined. The result can be prolonged absence from productive work.

Travelers' Post Injury Management process is a carefully structured sequence of activities designed to take care of the injured employee from the moment of injury through return to full duty.

Our Post Injury Management process helps you reduce the cost of workers compensation losses by building a systematic and positive approach to dealing with employee injuries.

#### Five Essential Strategies of Post Injury Management

We will help you develop and implement a positive Post Injury Management Process based on the following essential strategies.

- 1. Immediate Post Injury Response**

The first 24 hours are critical when managing any workers compensation injury. Who does what and the sequence and manner in which it is carried out are critical to the outcome of the workers compensation claim.

- 2. Medical Provider Relationship**

It is important to have a partnership with a medical provider who understands your company and your post injury management process. Your medical provider plays an instrumental role in returning employees to work whether it is to transitional or full duty.

- 3. Transitional Duty**

The greatest tool for controlling workers compensation costs is an effective transitional duty program. An effective transitional duty program builds employee morale by keeping the employee connected to the work force. Without a comprehensive transitional duty policy and procedure you cannot effectively manage workers compensation costs.

- 4. Case Management**

Employers should develop a partnership with the medical provider, insurer, injured worker, co-workers and line management. The goal of this partnership is to resolve any issues, concerns or impediments relative to the injured worker's recovery. A "gatekeeper" within the organization should oversee the post injury management program from an administrative standpoint.

- 5. Performance Measurement**

Set goals, then measure each key element. You should track both outcome measures and the day to day actionable tasks that must be performed to obtain desired results.

## Employee Injuries

Everyone suffers when an employee is injured.

- **Employees** suffer with the pain and discomfort of the injury, as well as the financial loss.
- **Employers** suffer from the disruption in production, quality and morale. Plus, the indirect cost of employee injuries can sometimes be four or more times the direct cost.

By having a very systematic and caring process, you bring that person into your “Corridor of Care” and actively manage their return to full duty. Using our best practices to the fullest extent will allow you, the employer, to control your workers compensation costs.

*Our Post Injury Management process is a positive system for:*

- Reducing the severity of employee injuries
- Addressing ergonomic concerns
- Controlling workers compensation costs

Our consultants work with you to develop the most effective Post Injury Management process tailored to your organization’s specific needs.

## Benefits of a Post Injury Management Process

- **Severity Reduction**  
Through the Travelers’ Post Injury Management process you will reduce the severity of employee injuries and minimize associated workers compensation costs.
- **Speedier Recovery**  
Injured employees will recover more quickly through excellent and timely medical treatment and through continued participation in the work team.
- **Positive System**  
This is a positive process that will increase employee morale and demonstrate your care and concern for employees’ well being.
- **Structured Process**  
The Corridor of Care is a structured process that focuses on immediate injury response, timely medical care and proactive return-to-work options.
- **Improved Productivity**  
The company will benefit from improved productivity and stronger team spirit.

### Risk Control Division

*Helping you to control your workers compensation loss costs through...*

- Post Injury Management
- Safety Improvement Process
- Ergonomic Consulting

For additional information, please contact your Account Consultant or:

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