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The First 24 Hours After an Employee Injury

by BHS

The moment an employee injury occurs, a sequence of events begins that can last for weeks or even months. No matter how prolonged the recovery period, the first 24 hours after an injury are the most crucial for the best possible outcome.

Your public garden staff may already be experienced in responding to work related injuries. Still, [a clearly defined 24-hour injury response plan](#) will help provide even more effective and consistent responses, and ensure that staff know what to expect. The plan will also provide the necessary guidance when experienced managers are not immediately available to respond to an accident or injury.

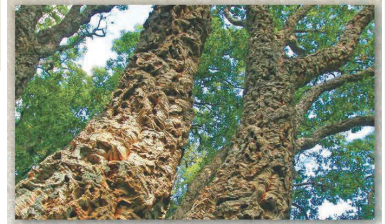
The First 24 Hours after an Injury are Critical

Injured employees may feel worried about keeping their jobs, worried about their health and frustrated or confused by company policies. A rapid response plan turns a potentially negative event into a more manageable scenario for you and the employee by addressing their concerns up front, helping them get the care they need and lowering claims costs.

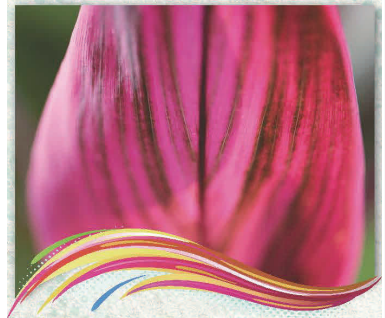
Prompt and thorough action promotes the best outcomes for everyone involved. The lag between when an injury occurs and the reporting of that injury has a significant effect on both the time it takes to close the claim and the final cost of the claim.

A study published by the Hartford Financial Services Group found the following:

- Claims reported during the second week after an occurrence had an average settlement value that was 18 percent higher than that for claims reported during the first week.
- Waiting until the third or fourth week resulted in claims costs that were about 30 percent higher.
- Claims that were not reported until 1 month after the occurrence were typically 45 percent higher.
- According to the study, back injuries were particularly sensitive to delayed reporting; waiting just one week to report a back injury typically results in a 40 percent increase in the ultimate cost of the claim.



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Common Reasons for Delaying Reporting

The most common reason for delayed reporting is that the injured worker believes the pain will go away. This creates problems, as most injuries that are not addressed immediately take longer to heal. The second most common reason for delayed reporting is a lack of employee training. Approximately 97 percent of employees injured on the job do not know what process to follow; in many cases, they will go to their own doctor rather than reporting to their manager.

Less common, but certainly prevalent, is the concern that there will be a negative reaction from a manager. This highlights the importance of manager training, creating a clear message about immediate reporting, and maintaining a supportive work environment.

Unfortunately, in some cases, delayed reporting may be caused by a conflict over a non-injury issue. This occasionally can result in an employee belatedly reporting a real or fabricated injury in order to retaliate for some other grievance against the garden or manager. Claims of this nature are rarely resolved quickly.

Training and Communication

Since time is critical to the process, it is important that training is given in advance so employees will not be confused about their responsibilities should an injury occur. For managers, training allows them to take a more active role in managing the response and to provide directions for the injured employee. This means quicker reporting times, prompt care, and better health outcomes.

Training should ensure employees are aware of how to access appropriate care. Employees should be comfortable reporting injuries knowing they will be treated with care and respect. Reinforce the garden's commitment to assuring every injured employee heal properly and return to work promptly.

To aid in educating your staff about workplace injuries, create and share a written, 24-hour response plan for employees and managers to follow.

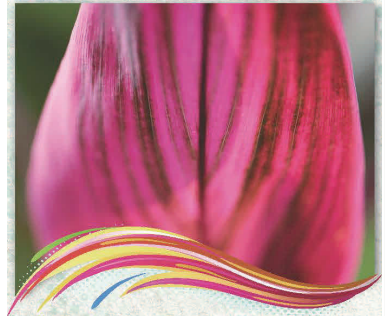
Prompt Medical Treatment

Immediate assessment of the injury and facilitating appropriate and personal treatment is of significant importance in managing care and costs. Ideally, a staff member trained in first aid can assess the type and severity of the injury and determine appropriate action needed.

Establishing a relationship with an occupational medical facility will assure that employees



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receive quality care and prompt treatment for significant injuries that result in time away from work. Check with your insurance carrier and vet the options via an interview in your space so the medical facility understands your institution's needs and you understand their services and how they will improve outcomes.

Timely Reporting

After triaging the victim and providing prompt medical attention, it's important that the injury gets reported to the appropriate parties immediately. If you would like a workers compensation reporting form specific to public gardens, [please contact us!](#)

Ensure that injury reporting is quick across all levels (manager, injury management coordinator and insurance carriers). Timely reporting is one important result of effective training and results in reduced time away from work and minimized indemnity claim costs.

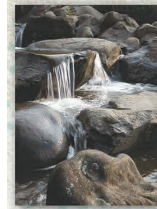
Expedited Return to Work

There should be considerations made as to when the employee will be able to return to his or her duties throughout the treatment. Return to Work programs tend to result in better health outcomes and preserve many important benefits, such as health coverage, that are contingent on attendance. Whenever possible, employers should facilitate a return to work in order to minimize indemnity payments, because even small indemnity payments can have an adverse effect on your mod. To facilitate your Return to Work program, you should do the following:

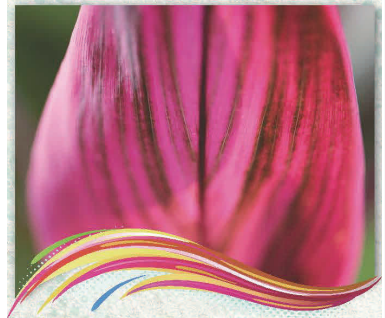
- Communicate caring and concern as soon as possible, letting injured employees know that you care about their well-being and want them back on the job as soon as they are able.
- Work with your occupational medical doctor to authorize return to work full duty or with temporary restrictions.
- Follow up with the injured employee by finding out how the doctor's visit went. Together, you can formulate an appropriate Return to Work plan.
- Establish light duty as an interim alternative and get the injured employee back to work as soon as possible.

If you need assistance reviewing your safety management & 24-hour injury response plan, we are here to assist.

Sharon & Kim



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