

Today, local governments are striving to provide employees with the best possible response and medical care for on-the-job injuries. Toward this objective, VML Insurance Programs recently engaged Company Nurse to provide our members with a toll-free nurse call center, which will provide the following injury management services:

- (1) Timely, accurate reporting of injuries.
- (2) Nurse medical expertise to triage injuries to the most appropriate, cost-effective level of care.
- (3) A structured, systematic return-to-work (RTW) database to transition employees promptly and safely back to work.

When we think of a nurse's involvement in the claims process, we typically think of nurse case managers, which VML Insurance Programs has successfully used for years for serious or complicated injuries. However, "triage" nurses will get involved much sooner in the workers' compensation process – basically on the "day of injury" to assist your employees in obtaining the best, most appropriate care. This early intervention will help to positively shape the overall nature, duration, cost, and outcome of our workers' compensation claims.

Group health plans have long used nurse hotlines to provide their plan members with medical advice and to triage patients to the most appropriate level of care. Today, our pool, likewise, will leverage this strategy to reap the service, medical, and cost-saving benefits outlined in this article.

IMPROVED EMPLOYEE SATISFACTION

"Our main objective is to provide optimal service to our members and their injured workers," said P. Steven Craig, Managing Director of VML Insurance Programs. "Company Nurse will ensure each employee injury receives the care and treatment appropriate to its level of medical severity."

Triage nurses are highly compassionate medical professionals, who will listen closely to the details of each injury and provide personalized attention to employees' unique medical needs. With prompt and open communication with a medical professional, employees at other public entities have had an overwhelming positive experience with the injury triage and management process, which led us to have confidence in selecting and implementing the program for our members.

PROMPT REPORTING OF WORKSITE INJURIES

It is commonly understood that prompt reporting of injuries leads to improved claims costs and outcomes, but there are often many challenges to compliance. With Company Nurse, an employee or supervisor will simply call the toll-free hotline to report an injury at any time of day—24 hours a day, 7 days a week. In cases where the employee does not speak English, translation services are available.

The triage nurses are trained to perform thorough questioning in order to gather comprehensive injury information, and will handle all required claims paperwork, thus alleviating supervisors and injured employees from having to fill out and submit claim forms. Within minutes of the call, the nurse will send the first report of injury (FROI) via email or fax to all the appropriate stakeholders, including the member organization, supervisor, physician, claims administrator, and any other designated stakeholders.

QUALITY, COST-EFFECTIVE MEDICAL CARE

Company Nurse's call center will provide injured employees with medical expertise at the point of injury. Triage nurses do not act as a gatekeeper to treatment nor do they discourage care. They serve as an objective third-party that will recommend care based on established treatment protocols that systematically identify the most appropriate course of care.

For severe injuries, employees will be sent to emergency care. With minor injuries, however, the nurse may provide simple first aid or self care guidelines and offer the panel of physicians if the employee later decides to treat, or recommend the employee seek treatment with a panel physician and offer the panel. Company Nurse will incorporate member specific panels of physicians in the process, so members are able to leverage the best, most cost-effective providers.

RAPID RETURN-TO-WORK OUTCOMES

VML Insurance Programs will also work with Company Nurse to develop a more structured, systematic return-to-work (RTW) program. At the core of this program will be an online database of essential job descriptions and transitional work assignments, which stand ready when an injury occurs. By proactively establishing modified duty assignments, our members can easily accommodate work restrictions. More importantly by returning to work, injured employees remain active, and this actually improves the rate of recovery.

OVERALL PROGRAM SAVINGS & BENEFITS

Ultimately, workers' compensation losses impact member budgets and taxpayer dollars, so containing these costs is important.

Company Nurse will provide the medical expertise and triage services to improve services to members and their employees. With optimal medical care, our member organizations will be able to reduce medical costs, and by integrating a structured RTW program, injured employees will recover and return to work sooner—reducing lost time and the need for replacement labor.

All these benefits have enabled other public entities around the country to dramatically decrease their workers' compensation costs, and VML Insurance Programs hopes to deliver this same level of success for our member organizations, particularly in light of today's ever-increasing workers' compensation costs.