

Benefits of Rapid Claim Reporting

When employers report injuries rapidly, they help CompWest control the cost of workers' compensation claims. Rapid claim reporting helps us gather time sensitive investigative information crucial to proper claim acceptance & benefits delivery. Additional benefits include:

LIMIT EXPOSURE TO TREATMENT COST

All reported workers' compensation claims are exposed to up to \$10,000 in medical treatment costs until a claim is rejected. Early identification and investigation of questionable claims can limit this exposure for non covered injuries.

EARLY EVIDENCE GATHERING

Fraud prevention includes investigation and this could mean taking statements. The sooner we obtain witness statements and protect evidence, the easier and faster we can identify potential fraudulent claims.

IDENTIFICATION OF POTENTIAL MONETARY RECOVERY ACTIONS

If the investigation reveals a third party (defective product, service provider, vehicle operator) is at fault for the accident, we may recover benefits paid out on the resulting workers' compensation claim. Prompt reporting helps us identify this potential before evidence is destroyed or witnesses vanish.



INSURING THAT PROPER MEDICAL TREATMENT IS BEING PROVIDED

Prompt reporting helps us get the injured worker to a designated network medical provider for the most appropriate and cost effective treatment.

ALLEVIATE INJURED WORKERS' CONCERNS AND ANXIETY

Prompt notification allows us to quickly contact the injured worker and advise the worker of his or her medical and disability benefits. This also allows us to immediately start building a rapport with the injured worker to be a source for information during the recovery process, leading to a reduction of litigation and unnecessary disputes.

AVOID EMPLOYER PENALTIES

Penalties must be paid when benefits are paid late as a result of late reporting.

COORDINATE AN EARLY RETURN TO WORK FOR THE EMPLOYEE

We can often get workers back on the job much sooner than full recovery would indicate by letting the medical providers and injured worker know that the employer may be able to modify the worker's job or provide alternate duties within his or her medical restrictions. This eliminates or reduces costly wage replacement benefits.

