



13 ways to trim your workers' comp costs

When you employ workers, they depend on you to provide a safe place to work, but these days that's not enough to manage your workers' comp insurance costs efficiently.

Compare what you do to manage work comp against these 13 tips SCF Arizona developed:

1. Foster a culture of safety among everyone at your company. Hold regular safety meetings, appoint a safety director and train employees to work with safety top of mind.
2. Make a commitment to make safety a priority; show your commitment by implementing a sound safety plan.
3. Be smart about hiring skilled workers who share your commitment to safety.
4. Conduct worker drug testing prior to hiring and after an injury incident.
5. Create a wellness program and boost morale and workers' health with incentives to participate.
6. Put a comeback plan together; when a worker is injured, use a return-to-work plan that offers transitional duty, light or modified duty. A return-to-work program boosts employee morale, increases productivity, minimizes retraining of additional employees and lowers the risk of potential litigation
7. Partner up; apply to become a member of an Association Safety Program with one of SCF Arizona's partnering associations to benefit your safety rating. Safety association members may also qualify for a bonus safety dividend when the SCF Arizona Board of Directors declares one.
8. Be proactive about seasonal illnesses; plan for the impact such sickness, such as influenza, might have on worker productivity.
9. Report an injury promptly and document the event by investigating the causes. Promptness is essential, as those involved may forget important facts. Filing is the first step in determining compensability and ensures your employee receives the medical treatment to which he or she is entitled.
10. In the event of a worker injury, trim medical costs by taking advantage of SCF's Preferred Connection Network of medical professionals and facilities that are trained in work comp injuries. Under Arizona law, employers may direct an injured worker to a designated medical provider on a onetime basis. Smart employers choose a PCN provider before an injury ever occurs and make sure their employees know where that provider is located.
11. Partner with your claims adjuster to report changes or facts related to a claim. The adjuster can point out ways to keep your costs down.
12. Report possible subrogation (third-party) actions. Subrogation is the right of an insurer to pursue a third party that may have been responsible for an insurance loss to a policyholder.
13. Be alert; report suspected fraud. Workers' comp fraud comes in various ways: from claimant, policyholder or provider. All forms have an impact on premium, because the billions of dollars lost each year due to fraud are spread among all policyholders to cover the losses. Workers' compensation fraud is a felony. If you suspect fraud, call the SCF Arizona Fraud Hotline at 800.526.5226. Callers may remain anonymous.

