



# Workers Comp DO's and DON'Ts

What are the basic DOs and DON'Ts when you have an on-the-job injury? Following these simple rules can make the workers comp claims process run smoothly for ALL involved:

## DO:

- Train your supervisors and department heads on how to handle an on-the-job accident.
  - Include relevant internal policies, procedures and reporting requirements.
  - They need to have a full understanding of what is expected.
- Submit a First Report of Injury Form (FROI) within 24 hours.
  - This is the State form required by all WC carriers in Alabama.
  - Visit our website at [www.almwcf.org/claims](http://www.almwcf.org/claims) for more information.
- Call the MWCF Claims Team at Millennium Risk Managers (MRM) at 1-888-736-0210 with any questions, concerns or new information.
- Know who your designated doctors are.
  - Have a Medical Protocol completed and on file with MWCF.
  - Periodically review and update your Medical Protocol.
  - For help establishing or updating a Medical Protocol, contact MRM at 1-888-736-0210.
- Make sure your Safety Policies are well established and consistently enforced.
- Work with the MWCF Claims Team at MRM when investigating a claim.
  - The more you help them, the better they can handle the claim.

## DON'T:

- Assume everyone understands your procedures for handling on-the-job injuries.
  - Most employees have no idea of the procedures or the process.
- Wait a week to submit the First Report of Injury.
  - Delaying the FROI slows down the claims process and may delay benefits.
- Tell the injured employee to go to his or her personal doctor.
  - Employees need to follow your policy and see your designated doctor.
- Assume MRM is aware of everything.
  - The more information the claims adjuster has, the better.
  - If you are not sure if the adjuster needs to know, call MRM at 1-888-736-0210.
- Deny the employee the right to file a workers comp claim.
  - Employers can NOT deny workers comp claims. Only the carrier can deny a claim.
- Unilaterally approve treatment, procedures or prescriptions.
  - Leave that to the claims adjuster.
- Fall into the trap of "Well that's what we have insurance for".
  - A good safety program lowers claims, keeps your employees safe and keeps your premiums down. This means more money for other municipal projects and helps to benefit your tax payers.