



Worker's Compensation Insights

Utilizing a Nurse Triage Program

One of the most significant factors that affect the cost of workers' compensation claims is the time it takes for a worker to receive medical treatment. It is essential that employees receive care as soon as possible to reduce the effects of an injury. A way to help with this issue is to implement a nurse triage program. A nurse triage program allows employees, the employer or both to call a workers' compensation nurse to assess the injured in order to determine the level of care the employee needs. If the employee calls on their own, the triage nurse takes the first report of injury and submits the information to the required parties immediately (e.g., employer and insurance company).

Providing care right away can prevent employees from losing workdays due to injury. Companies also benefit from the reduction in workers' compensation claim costs, potentially lowering experience modification rates and receiving accurate information about the injury. Review the guidance in this article to learn more about nurse triage programs.

What Is Nurse Triage?

Nurse triage is a program where a business contracts with a medical provider to set up a hotline specifically for employees to call in about their workers' compensation injuries or illnesses. These programs are often already set up by the insurance company the employer is using for workers' compensation coverage. Allowing an employee access to a nurse for their worker's compensation claim can be beneficial in treatment. It can also help with quicker claim reporting.

Employees can call the nurse triage hotline any time of the day to report an injury or illness. The nurse who answers the call will go through a list of questions to gather the information needed for the workers' compensation claim. Once the information is taken and the employee has been assessed, the nurse will determine the severity of the injury or illness. Then, the nurse will provide the employee with advice on what to do with the injury or refer them to the level of care they need for their injury.

In a nurse triage program, nurses assist with the claim management. They gather the information and complete the first report of injury. Once the information is obtained, the nurse will inform the necessary parties concerning the employee injury (e.g., employer, supervisor, physician and insurance claims administrator).

How Nurse Triage Can Benefit Claims

A nurse triage program can benefit companies with workers' compensation claims by reducing:

- Worker's compensation claims and costs
- Lost time
- The company's experience modification rate

Such programs also benefit employees by providing them with expert health care guidance.

Workers' compensation costs can be reduced by using a nurse triage program because the sooner an employee is treated for a workers' compensation claim, the less the claim could potentially cost. If a workers' compensation claim is reported a week late, a Hartford Research Study found that it can increase the claim cost by 10%.

In addition, late reporting of workplace injuries and illnesses can also influence the litigation of a claim. According to the National Council on Compensation Insurance (NCCI), the later an employee reports an injury, the higher the likelihood of litigation for that claim. The NCCI has found that 22% of claims reported within 10 days are litigated. If the claim is reported more than 31 days after the injury occurred, about 47% of those claims are litigated.

When employees report injuries in a timely manner and receive treatment sooner, their likelihood of losing time away from work decreases. Furthermore, the injury rate lowers when employees do not miss work or have substantial medical costs. If the injury rate and claim costs are reduced, a business's experience modification rate also decreases. The experience modification rate is what insurance providers assign to a company reflecting their workers' compensation claim history. If a company's experience modification rate is low, it reduces its workers' compensation insurance premium costs. In contrast, if the rate is high, the cost of the workers' compensation insurance premium goes up.

Nurse triage programs also benefit employees by providing access to expert health guidance. Employees who have a positive experience with care can heal faster than those with negative experiences and mindsets. Employee morale is also affected by how employers take care of their employees. A company providing care that is fast and convenient can help expedite workers' healing and keep them in good spirits.

Considerations for Nurse Triage Programs

Even though a nurse triage program offers many benefits, there are a number of considerations employers should be aware of when establishing a program.

Nurse triage programs solely address medical matters and do not handle any other aspects of the claim process. The capabilities of a program nurse are not equivalent to those of a claims adjuster; program nurses are unable to perform all the tasks typically carried out by the adjuster. Even though medical treatment could benefit the employee, it does not mean the claim will close sooner. Therefore, effective communication between the nurse and the claims adjuster is essential when utilizing a nurse triage program in order to achieve favorable outcomes for the claims.

Not all insurance providers utilize nurse triage programs. Some insurance companies may seek to maintain complete oversight of the claim process, so the implementation of a nurse triage program could potentially diminish their level of control. This may be due to a lack of familiarity among the nurses with the rules and regulations of workers' compensation, leading to complications in the claims process. Therefore, it is crucial for businesses to communicate with their workers' compensation providers to ensure their compatibility with a nurse triage program.

Conclusion

Depending on the business's needs and its workers' compensation insurer, a nurse triage program may be beneficial. It is important to understand how the program works and what the benefits and considerations of the program would be. More than anything, it depends on what would work best for the company that would be utilizing it.

Contact us today for additional workers' compensation guidance and resources.

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