# How Injury Triage Helps with Claims Management.

When an accident or injury happens on the job site, how does your team react? Do you have a plan in place? Do team members know who to call? Research shows delayed reporting of workplace injuries can increase the cost of workers compensation claims for the company by up to 51%. That means your team member doesn't just suffer after an injury, your bottom line could, too.

Luckily, injury triage helps manage and reduce claims. Curious about what injury triage is or how it can benefit your business? Read on.

## What is injury triage?

Injury triage is a complimentary service provided to all workers compensation policyholders by our partner, Medcor. The hotline is available 24/7/365 to any injured team member, helping them get the right care at the right time. With about 40% of worksite injuries, first aid or self-care can be used to reduce or eliminate emergency room fees. When necessary, injury triage will refer injured employees to in-network facilities to take advantage of prenegotiated fees.

Not only does the triage service benefit employees by determining the best route of care quickly, but it also benefits business owners. Injury triage helps you lower the number of missed work hours on your team, reduce claim expenses, and eliminate the need to file a First Report of Injury (this will be done automatically).

## How does the process work?

Let’s say a team member is injured while they’re on the clock. If the emergency is severe or life-threatening, someone in the vicinity should call 911 immediately. If the injury is not life-threatening, follow these steps:

> **Step 1:** A supervisor should call the injury triage hotline at 833-833-1934. If a supervisor is not available, an employee should call the line directly.
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> **Step 2:** A healthcare professional will answer (typically within two minutes or less) and ask for your company’s name, location, and policy information. The employee will then privately speak with the healthcare professional and describe their injury.
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> **Step 3:** The healthcare professional will evaluate the injury and offer care recommendations. If self-care is recommended, the healthcare professional will review the plan with the supervisor and employee. If off-site treatment is necessary, a medical facility will be recommended.
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> **Step 4:** The healthcare professional will address any final questions or concerns.
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> **Step 5:** The employee pursues determined care.
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> **Step 6:** A First Report of Injury is automatically created by Medcor and forwarded to Frankenmuth Insurance.

Using your claims management benefits can help protect employees and your bottom line. Interested in discovering more perks and coverages in our workers compensation policies? Talk to a local, independent agent today.