



## Injury Triage Support Frequently Asked Questions

### **Is injury triage mandatory?**

While the injury triage service is not required, we recommend using it whenever possible as we provide it at no additional cost and there are several benefits, including:

- Immediate care for an injured employee
- Quick assessment of the appropriate level of care
- Fewer missed work hours when only minor treatment is needed
- Potential for reduced claim expenses
- Eliminates the need to file a First Report of Injury

### **What if an employee is injured off-site or no supervisor is present?**

An employee may call the triage hotline, especially in circumstances where direct supervision isn't present. If employees operate out in the field, we recommend posting a copy of the injury triage flyer in each vehicle so there is easy access to the triage hotline. Calling cards are also available upon request. Reach out to your Loss Control consultant for more information.

### **I have employees who work for a temp agency. Can they use the injury triage hotline?**

No. As with any workers compensation claim, your policy does not cover these employees.

### **Is First Notice of Loss/Injury report still required?**

Using the triage hotline eliminates the need to fill out the First Report of Injury. The triage hotline handles this responsibility.

### **When I call the hotline, what facilities will be recommended?**

The medical facilities recommended are in-network providers within a reasonable radius of the business location or the injured employee's location.



**Can I designate a medical facility where my employees are referred?**

Yes, you can designate where employees are referred if you have a preferred provider. To set up a designated medical facility, please send the provider's name, address, phone number, and fax number to [injurytriage@fmins.com](mailto:injurytriage@fmins.com).

**Is the service available 24/7/365?**

Yes, the triage hotline is available 24/7, 365 days a year.

**What is the typical call wait time?**

Typical call wait time is less than two minutes. This can fluctuate based on time of day and call volume.

**What happens if the recommended facility is unable to treat my employee?**

While this is rare, the injured employee should call the injury triage hotline again or seek care at another facility.

**Is an agent notified when a policyholder uses the injury triage hotline?**

No, an agent is not notified if an insured utilizes the injury triage hotline.

**Is a claim opened if the injury triage hotline recommends self-treatment?**

If an injury results in self-treatment, a claim is opened and closed as a report only with \$0 paid out. The triage injury report serves as the First Notice of Injury.

**Where is the injury triage flyer found on the Frankenmuth Insurance website?**

From our homepage, [www.fmins.com](http://www.fmins.com), navigate to Claims > Workers Comp Forms > select state > Injury Triage Flyer (English and Spanish available).

**Will policyholders have a dedicated nurse for every claim?**

No, the call will ring to all available nurses.

**Should we still call if it appears to be a minor injury? (example, a cut that needs stitches)**

If it is a life-threatening injury, seek medical attention immediately. Otherwise, injured employees should contact the injury triage hotline for medical direction.

**Is there a charge?**

There is no charge to use the injury triage service; it is a benefit included with your workers compensation policy.

**I am more concerned about taking care of my employees than saving money. How does injury triage ensure they are taken care of?**

Utilizing the injury triage hotline ensures your employees get the right care at the right time. More than 40% of the time, employees can use first aid or self-care to reduce or eliminate emergency room fees. When necessary, injured employees will be quickly referred to available in-network facilities, to take advantage of pre-negotiated fees.

If you have questions, please reach out to [injurytriage@fmins.com](mailto:injurytriage@fmins.com).

