



Injury Management Kit

Previsor
INSURANCE

MeM MISSOURI
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MUTUAL

Injury Management

INJURIES AT A GLANCE

Use this chart to help determine the level of care your injured worker requires. **If the injured worker is unresponsive, too ill to speak, or has one of the injuries listed in the emergency column, call 911 immediately.** If not, call our 24/7 NurseAid Work Injury Line at 1.800.442.0593 **before** seeking medical care.

EMERGENCY

- Acute spine/neck injury
- Amputation
- Broken/exposed bones
- Chemical exposure
- Chest pain
- Crush injuries
- Dizziness/weakness
- Electrocutation
- Head injuries
- Severe bleeding
- Severe burns
- Severe seizure

911

TRIAGE

- Aches and pains
- Allergic reactions
- Ankle injury
- Back pain
- Bites
- Bumps and bruises
- Eye irritation/redness
- Finger laceration
- Knee injury
- Lacerations
- Minor burns
- Minor cuts
- Neck pain
- Puncture
- Rashes
- Shoulder injury
- Soft-tissue injuries
- Sprains and strains
- Tetanus shot or booster
- Wrist injury

1.800.442.0593

Note: After arranging care for the injured worker, you must report the claim to MEM via phone (1.800.442.0593), online (mem-ins.com) or fax (1.800.442.0597).

Injury Management

QUICK GUIDE

I've just had an incident and someone is injured. What do I do?

Missouri Employers Mutual is here to help. Use this step-by-step guide to determine the best path for your injured worker **before** you seek medical care.

1 ASSESS THE INJURY

Does the injury involve **excessive blood loss**, a **head injury**, or a **serious bone fracture**?

YES

The employee is in need of emergency medical care.
Call 911 immediately.

NO

Call our **24/7 NurseAid Work Injury Line** for treatment recommendation from a registered nurse.

2 REPORT THE CLAIM

After you've arranged care for the injured worker, you must report the claim to MEM. Check out your options below to report them.



File an eClaim online.

Filing your claim online is a simple and easy way to report a claim at any time. Visit mem-ins.com and click the ***File a Claim** link.



Report the injury by phone.

Call us and report the injury by phone at **1.800.442.0593**, if the incident is catastrophic involving a **fatality**, **hospitalization longer than 3 days**, or **ICU admission**. For catastrophic claims reporting after hours, select option 2 in the claims menu.



Fax your claim form.

Visit our ***Virtual Claims Kit** to download your state specific First Report of Injury form. Fax it to MEM at **1.800.442.0597**.

Now that you have obtained care for the injured worker and reported the claim, it's time to conduct a preliminary incident investigation. What happened? Where did it happen? Whether there was an injury or not, investigating the cause of the incident can help you prevent the same incident from happening again and future injuries. It can also help you identify attempted fraud. Don't blame or accuse employees. While corrective action may be needed later, just try to gather information at this time.

3 INVESTIGATE THE INCIDENT

Secure the area.

Take photos of the scene of the incident. Mark it as off-limits if you can, to preserve any evidence.

Did any other employees witness the incident?

YES

Interview them.

Take written statements using the ***Incident Witness Statement** of what they saw or heard as soon as possible — while memories are still fresh.

NO

Check security footage.

If you have workplace security cameras, check them now.

Document everything.

What did you discover?

Do you suspect the incident was caused by an equipment failure, or an employee under the influence? Use the ***Incident Investigation Report** to make note of everything you find. Check out the Injury Management Checklist in this guide for a post-incident checklist.

Injury Management Checklist

**Has an incident occurred in your workplace?
Use the following checklist in the event of a workplace injury.**

1 WHAT TO DO WHEN AN INJURY OCCURS

OBTAIN CARE FOR THE INJURED WORKER

When you've had an incident in the workplace, your first priority is getting care for the injured worker. **If your employee is unresponsive or severely injured, call 911.** If not, call our **24/7 NurseAid Work Injury Line** at 1.800.442.0593, which will give you instant access to a medical professional to help you choose your best next steps.

If medication is needed, share the ***Pharmacy Coupon** with the injured worker to cover the cost of their first prescription fill.

If an employee does not seek immediate medical treatment or refuses medical treatment, complete the ***Declination of Medical Treatment** and submit to MEM.

If you currently have an Argonaut policy, our telehealth services are also available to you.

REPORT THE CLAIM

After you've arranged care for the injured worker, you must report the claim to MEM. If your incident involves a fatality, hospitalization, or severe injury, call **1.800.442.0593** and select option 2 in the claims menu to report a claim after hours.

If not, choose one of the following reporting options:

- File an **eClaim** on the portal.
- Submit a claim over the phone at **1.800.442.0593**.
- Fax your claim to **1.800.442.0597**.

You are required to notify OSHA in the following situations:

- Fatality (Must be reported within 8 hours.)
- Loss of an eye (Must be reported within 24 hours.)
- Amputation (Must be reported within 24 hours.)
- In-patient hospitalization (Must be reported within 24 hours.)

Call the OSHA 24-hour hotline at **1.800.321.6742**. Have a description of the event, a contact person and phone number available. **The injury reporting process to MEM must begin within 5 days of the incident**, so start as soon as you can.

DOWNLOAD THE INJURY REPORTING FORMS

Visit our ***Virtual Claims Kit** to download the forms you need to report a workplace injury in your state. On the map, select a state listed on your policy. Navigate to Forms and locate the state-specific report of injury form.

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WHAT TO DO AFTER AN INJURY OCCURS

- REVIEW THE INJURY REPORTING PROCESS WITH YOUR EMPLOYEE**
Review the injury reporting process with your employee as soon as possible. Be sure to discuss and document details regarding any upcoming medical appointments.

- PERFORM AN INCIDENT INVESTIGATION**
After your employee has received medical care, conduct an **Incident Investigation Report*. Take photos of the scene if possible and have witnesses write down what they remember while details are still fresh. Complete the following forms and share them with MEM:
 - **Employee Incident/Injury Report*
 - **Incident Witness Statement*
 - **Incident Investigation Report*
 - **Incident Corrective Action Form*

- GET A POST-INCIDENT SCREENING**
If an incident has occurred in your workplace, it's important to know if drugs or alcohol were involved. In the state of Missouri, you have just 24 hours to test after an incident occurs. Take the employee to a certified testing facility, or use a **self-administered drug test*. Visit orasure.com for testing options.

- CREATE A RETURN TO WORK PROGRAM**
For injured workers, getting back on the job can be their first priority — often before they've had enough time to recover. If you haven't created one already, developing a **return to work program* shows your employees you are committed to getting them back to work. Help injured workers get back on their feet by offering light duty options, such as administrative work or filing papers. Complete the **Return to Work Requirements* to determine what duties can be completed safely.

- AVOID WORK COMP FRAUD**
Workers compensation fraud affects everyone involved, and we want to help prevent it. If you suspect fraud in your workplace, be sure to report it by completing the **form* on our website. Our special investigative unit partners with policyholders and agents to detect and prevent workers compensation fraud and abuse.

**Resources can be found online at mem-ins.com*